

NEW PRACTICAL LETTER WRITING

A TEXT BOOK FOR USE IN SCHOOLS

A REFERENCE BOOK FOR EVERYBODY

BY

HENRY T. LOOMIS

Formerly Principal of the Spencerian Commercial School, Cleveland, Ohio; Instructor in Bryant's College, Buffalo, N. Y.; and Associate Principal of the Detroit Business University.

CLEVELAND, OHIO:

THE PRACTICAL TEXT BOOK COMPANY
PUBLISHERS

TABLE OF CONTENTS

	Page
PREFACE	3
INTRODUCTION	5
LETTERS	7
MATERIALS	12
HEADINGS OF LETTERS	13
INTRODUCTION TO LETTERS	17
BODY OF LETTERS	23
CONCLUSION OF LETTERS	25
FOLDING	34
THE SUPERScription	36
THE STAMP	42
CAPITALS	42
PUNCTUATION	46
THE RIGHT WORD	59
INVENTION, STYLE, DICTION	92
LETTERS CLASSIFIED	97
LETTERS OF INTRODUCTION	98
LETTERS OF APPLICATION	101
LETTERS OF CREDIT	103
LETTERS OF RECOMMENDATION	105
LETTERS ACKNOWLEDGING PAYMENT.....	107
LETTERS ORDERING GOODS	110
LETTERS ACKNOWLEDGING ORDERS	113
LETTERS ENCLOSING A REMITTANCE	113
LETTERS ENCLOSING INVOICE	117
LETTERS ASKING PAYMENT	119
THE CARD SYSTEM	124
LETTERS OF BLACKMAIL	128
LETTERS OF INQUIRY AND INFORMATION	129
LETTERS TO THE TRADE (CIRCULARS).....	132
PUBLIC LETTERS	134
LETTERS OF CONGRATULATION	135
LETTERS OF CONDOLENCE	136
ROUGH DRAFT	139
MISCELLANEOUS CORRESPONDENCE	143
MISCELLANEOUS HINTS	150
COPYING AND FILING	153
TELEGRAMS	162
ADVERTISING	167
SOCIAL AFFAIRS	168
OUR POSTAL SYSTEM	180
TO STENOGRAPHERS	191
CLASSIFICATION OF TITLES	196
FORMS OF ADDRESS AND SALUTATION	201
CATHOLIC TITLES AND FORMS	205
CLASSIFIED LIST OF ABBREVIATIONS	211
POPULATION OF CITIES	214
INDEX	219

PREFACE

Much of the business done at the present day is by correspondence, and the only writing that many persons do is comprised in their letters. One's habits and abilities are judged by his letters, —and usually correctly. If he writes a letter which is well arranged, neat and business-like, he is given credit for possessing like qualities in business. But if his letter is awkwardly worded, slovenly and carelessly written, we conclude he possesses similar traits of character. It is important, therefore, that early training be given in neatness, correct forms, and established customs in writing letters.

The present age demands directness of expression. Short, snappy sentences fall like blows straight from the shoulder. The pith and point should be stated tersely, but brevity and conciseness must not be allowed to degenerate into an ungrammatical or discourteous phraseology, composed mainly of abbreviations and stereotyped business cant. In breaking away from needless verbiage, the tendency is to the other extreme.

A letter, however brief, should be complete as to essentials, and read smoothly. The language, however concise, should be none the less clear and appropriate. Terseness must not be obtained at the expense of precision. Therefore, the special instruction we have given for the avoidance of common errors is more and more needed, in order to make business English effective. The chapter on "The Right Word," covering mainly Diction and Style, has been carefully prepared with that end in view.

Many commercial students never have an opportunity to take a thorough English training course, and it is a great advantage to them to use a book in which Letter Writing and English are combined. To those who have taken a course in English, a review of these most practical features is none the less important.

The instruction in business letter writing is equally applicable to all other classes of letters. The forms given, and the suggestions concerning social letters, invitations, cards, etc., are sufficient to meet the requirements of most persons.

PREFACE

The forms and illustrations under the various headings clearly show the arrangement of all kinds of letters and how to direct envelopes. The engraved forms, the explanations, the instruction, and especially the exercises, will, it is hoped, enable students to write good original letters—ability which they would never acquire by merely *copying* the letters given in books on letter writing. The script models will serve as excellent copies in the development of neat, plain, and beautiful penmanship.

Special chapters contain the most recent and reliable information concerning our Postal System, the Postal Union, Telegraph and Cable messages, Cipher and Code messages, Day Letters and Night Lettergrams, the "Telepost," etc. Card indexes, and modern methods of classifying, filing and copying letters have received due attention. Also, the most extended and reliable list of Titles, and instruction in using them correctly, are included.

To the Teacher.—The exercises to be prepared by students should be neatly and carefully written and systematically arranged. The letters should be written and folded, and the envelopes directed, exactly as if they were to be mailed. This should be insisted upon by the teacher. No untidy or careless work should be accepted, and pupils should be required to adhere to the forms prescribed for the various letters.

The exercises and letters written by students should be carefully corrected and returned to them. The teacher should require students to rewrite and return to him letters containing many errors. One letter a week or month from each student may be preserved to show his progress. Such errors as come from carelessness rather than from a lack of knowledge should not be tolerated. Nothing short of the best a student can do should be accepted.

To suggest methods of marking errors, we give, with a series of lessons, a corrected letter. The teacher may add to the interest and value of the lessons by occasionally reading meritorious or faulty letters to the class, pointing out the more common errors, and calling attention to superiority in arrangement and construction.

The student is urged to give to this subject the attention it merits; to study thoroughly the forms and explanations; to follow the instructions given; to write neatly and carefully his letters and exercises; to note corrections and try to avoid the same errors thereafter. We are sure he will be amply rewarded by the knowledge and proficiency thus gained.

INTRODUCTION

The world-wide expansion of the mail service is conclusive evidence of a corresponding increase in the importance of Letter Writing. Modern business relations on the one hand, and modern social requirements on the other, have so developed as to include every stage of human life from childhood to old age; and these relations and requirements have so extended the scope of human activity that the whole world is one large neighborhood, taxing to the utmost every known means of communication. The mail, the telegraph, and the telephone lines are worked so nearly up to the limit of their capacity as to require, daily, more formality, with the resulting increased dispatch in the transaction of business affairs, and the performance of social functions.

These great avenues of communication afford every business man the means of drawing on the resources of the whole world for material, and then provide him the opportunity to extend his market to the ends of the earth. But of what avail are all these means and opportunities if the business man cannot write or dictate such communications as will prove effective? Of the millions of communications passing daily, how many are as effective as they might be? Certainly not all. On the other hand, how many business failures, annually, may be justly attributed to the want of effectiveness in the correspondence connected with that business?

Aside from the mechanical features of a letter, which are largely conventional and easily mastered, the whole problem of Letter Writing is one of composition. What to say, and how to say it, is the main question to be determined. While it is true that any written communication is but a *talk on paper*, there is, nevertheless, a certain conciseness in style, and a precision in diction, which should characterize every branch of business correspondence. Also, there is a certain formality of style and propriety of diction required in social correspondence.

In pursuance of this idea, those features of grammar and rhetoric which are essential to the expression of thought in a precise and business-like style have been profusely illustrated and emphasized, to the end that the student shall be assured a practical and usable knowledge of the best forms of business English. So, too, the elegant and courteous forms of expression adopted for conventional use in society have received due consideration. By means of numerous drills and exercises, both oral and written, the correct forms of expression become more familiar than the incorrect forms to which the student may have been accustomed; and from that time forward the main purpose of rhetoric and grammar has been accomplished; viz., *to enable the writer to present his thoughts effectively to the mind of the reader.*

The ability to do this is second only to the gift of speech.

To make writing effective, one must be able to think effectively. Clearness of expression requires, first, clearness of thought. One cannot give full and comprehensive information until his mind has formed accurate and definite conceptions of the facts under consideration. It is through logical methods of analysis and instruction, as exemplified in these pages, that the student's thoughts are brought to a focus; and then the mind becomes enlightened in proportion as the subject is illuminated by well chosen illustrations.

After separate instruction and exercises have been given on each kind of business letters, a connected series of business transactions is introduced, the student being allowed to write all the letters, both outgoing and incoming, required by those transactions. The transactions are so composed and related that all kinds of letters are called forth, the letters themselves becoming interrelated as in the natural sequence of actual business, thus imparting the flavor of reality which adds zest, and makes the student's task a decided pleasure. This is a new and important feature of our book, and one which, we believe, will be duly appreciated by both teacher and student.

LETTERS



LYING over this wide world of ours are millions of white-winged messengers bearing communications from one person to another—written talks upon paper, called letters. The style, length, and form of a letter, are determined by circumstances. Letters to equals and superiors should be respectful; to inferiors, courteous; to friends, familiar; to relatives, affectionate.

"The primary idea of a letter is conversation at a distance. If this be kept in mind, one can scarcely fail to write appropriately, if one can converse properly. A letter may be reserved, dictatorial, or dignified, according to the relations between the writer and the person addressed."

KINDS OF LETTERS

2. Broadly speaking, all letters may be divided into two classes: 1. *Business*. 2. *Social*.

3. **Business Letters** need no formal definition, because the term is self-defining.

4. There are two general classes of business letters: 1. *Personal*. 2. *Official*.

5. This distinction grows out of the fact that when an officer of the state, county, or city writes a letter on any business connected with his office, he does it by authority of the law, and under limitations and restrictions which constitute him a representative of the state, county, or city; and he is, therefore, not *personally* concerned in the matter under consideration. Your letter to him is a letter to the state or government; his letter to you is a letter from the state or government. If his dealings with you are unjust, he is not to blame, providing he obeys his legal instructions; and you look not to him, but to the courts, for redress against the state. Letters from business corporations are also signed by officers of the company, and are classed as official correspondence.

6. There are many subdivisions of Business Letters, most of which apply to both Personal and Official letters. (See page 97).

7. **Social Letters** are such as grow out of our relations to each other as friends and relatives, or as members of the community in which we live. They are usually prompted by friendship or affection, and may include domestic or family affairs, as well as the affairs of society in general.

Mr. R. U. Widenawake.

Enterprise, Mass.

Dear Sir.

We ask your candid consideration of the advantages afforded by this institution.

Through a thorough course of instruction, we aim to secure the highest development of the business capacities of our students.

We trust you will recognize the importance of securing a practical education, and that you may decide to attend our school.

Yours very truly,

Cleveland, O., June 24. 1912

B. A. Wiseman.

Principal.

While all letters are either Business or Social, a few are marked by special features which seem to put them in a separate class. Thus,

8. **Public Letters** embrace communications to newspapers, and reports or essays addressed to some person or persons, but intended for publication. They are letters in form only. Frequently a writer publishes a letter addressed to some prominent person, criticising his actions or opinions, or asking him a number of questions with the view of receiving a published reply. Such a communication is usually called an "open letter." A card of thanks may be published as a letter to friends who have rendered assistance or extended sympathy. A published recommendation may be in the form of a letter "To Whom It May Concern." Most advertisements are but letters to the reading public. Whatever the form a public letter may take, its subject matter is such as to be easily classified as either Business or Social.

STRUCTURE OF LETTERS.

9. The Structure of a letter includes the material and form of its component parts. The materials for letter writing—pen, ink, paper, and envelope, vary somewhat according to occasion, but the component parts of a letter are essentially the same. They are as follows:

STRUCTURE OF LETTERS

1. Heading {
 - a. Place
 - b. Date
2. Introduction {
 - a. Name
 - b. Address
 - c. Salutation
3. Body {
 - a. Paragraphs
 - b. Margin
4. Conclusion {
 - a. Complimentary close
 - b. Signature
5. Folding {
 - a. Note size
 - b. Letter size
 - c. Special sizes and shapes
6. Superscription.
7. Stamp, etc.

10. The next two facing pages illustrate the position of the parts of a letter, and their wording in a particular case.

SKELETON LETTER

HEADING

ADDRESS

SALUTATION

BODY

BODY

COMPLIMENTARY CLOSE

SIGNATURE

MARGIN



Delaware, Ohio, March 24, 1912.

Missouri Automobile Mfg. Co.,

St. Louis, Mo.

Gentlemen:

Confirming our telephone talk with your Mr. Wright at ten o'clock this morning, we agree for the consideration of Four Hundred and Sixty-five Dollars over and above the contract price, to complete the twenty-four Gasoline Engines specified in your order of Feb. 29th last, and ship same to your address on or before April 15, 1912, instead of May 10, 1912, as specified in the original contract.

Awaiting your remittance for this extra allowance, which, as we understand it, is to be paid at once in order to bind us to this agreement, we remain,

Yours very truly,

THE COOK MOTOR CO.

By, L. J. Craft
Manager.

MATERIALS

11. Paper.—The paper used in letter writing, whether for business or social purposes, should be of good quality; both on account of the better work that can be done with good paper, and because of the impression it makes on one's correspondent. We judge people largely by the surroundings they choose, and by the kind of tools with which they work.

Size.—There is no fixed standard for social purposes.

The size most used in business is $8\frac{1}{2}$ by 11 inches, although note paper, 6 x 9 inches, is sometimes used. A sheet folded at the left makes an attractive form when more than one page is necessary.

Color.—White paper is almost universally used in business correspondence, although tinted paper is preferred by some. In social correspondence many different tints are used, and any delicate tint is appropriate. Strong colors should be avoided.

12. Envelopes.—The envelopes should correspond with the paper in color, size, and style.

For social letters, an envelope that will admit the paper in one or two convenient folds should be used.

For business letters, use an envelope that is a little larger than the paper after the letter is folded correctly.

The more common sizes used in business are No. 6 ($3\frac{3}{8}$ by 6 inches), and No. $6\frac{1}{2}$ ($3\frac{1}{2}$ by $6\frac{3}{8}$ inches). For official communications, legal documents, vouchers, etc., use an official envelope—usually about 4 x 9 inches.

13. Pens.—Good pens should always be used, as no one can do his best writing with a poor pen. Steel pens are now so inexpensive and of such good quality, that they are almost universally used for all kinds of business and for fine writing as well.

14. Ink.—The ink should flow freely and make a fine line. Black ink, or writing fluid, is now used almost exclusively in all kinds of correspondence, and is in much better taste than colored ink; besides, colored inks are liable to fade.

15. THE HEADING of a letter embraces the address of the writer and the date. It may occupy one, two, or three lines, according to the length of the address. It should never occupy more than three lines, unless it is a printed heading containing the business card of the writer. The following is the form for an address of one line:

Model 1 *

Cleveland, Ohio, Feby 12, 1912.

16. If writing from a large city, and your local address is not well known to your correspondent, your street number should first be given, after which, the correct order is the city, state, day of the month, and year, as in the following:

Model 2

*30 East Boulevard,
Detroit, Mich., Nov. 22, 1912.*

17. If writing from the country, the proper order is the post office, county, state, and date, as follows:

Model 3

*Vanuvert, Queen Co., N Y.
February 22, 1912.*

*Note.—The engraved models throughout this book have been written, either with pen or typewriter, on paper eight inches wide, which is the full width of letter paper. Then they have been photo-reduced just one-half, making the engravings four inches wide to suit the size of the pages. This process, it will be noticed, preserves the proportions of all the parts, so that when our instructions direct that a certain part should begin, say at the middle of the line, our models will correspond exactly with our instructions. When, however, the width of a margin, or the space to be occupied by any part is mentioned in inches, our models will be found to be just one-half that much, because they have been necessarily reduced.

18. In writing from a small place, it is always better to give the name of the *county*: for, when that is on the envelope, it sometimes aids the employes of the post office department in distributing the mail, and may prevent errors or delay in delivery, especially if there are, in the same state, two or more post offices having the same or similar names.

19. In writing from a well-known school or public institution, it is customary to give its name in the heading of your letter before writing the address and date, in the following order, which form will occupy three lines, unless the address is short:

Model 4

*Michigan University,
Ann Arbor, Mich.,
April 4, 1912.*

Note that in all these forms, the date comes last, and is placed at the right-hand side of the page.

20. If a letter is written from a department of the state or national government, the name of that department is usually given in the heading of the letter.

21. Printed letterheads are now used by business houses, the matter being so arranged that only the date needs to be written, and a blank space is left for that purpose in the correct location. When ruled paper is used, the heading should begin on the first line.

22. If the heading embraces two lines, the second line should begin nearly an inch to the right of the first, as in model 2.

This heading may, if preferred, be arranged as follows:

Model 5

*202 Broadway, N. Y.,
November 16, 1912.*

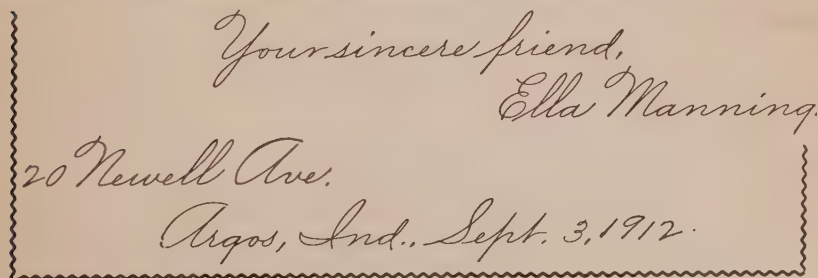
23. If the heading occupies three lines, begin the third as far to the right of the second, as that is to the right of the first, as in Model 4.

24. In general, whether the heading contains one, two, or three lines, the matter should be so disposed that the date will fill its line well out to the right.

25. On ruled paper, the first line is usually one and one-half to two inches below the top of the sheet. The heading should begin on this line, or, in the case of a very short letter on ruled or unruled paper, it should be far enough from the top to make the spaces above the heading and below the signature about equal.

26. If two or three lines are used for the heading, care should be taken to arrange the divisions of the heading correctly on the lines; for instance, in writing '1815 Euclid Ave.,' it should be all on one line; in writing 'Jefferson, Ashtabula County,' it would be incorrect to put 'Ashtabula' on one line, and 'County' on another.

27. If the address and date are placed at the close of the letter, as is sometimes the case in social correspondence, they should begin on the next line below the signature, near the left of the page, and if occupying more than one line, the parts should be in the same relative position as when written at the beginning of the letter. The following is an illustration of this form:



Your sincere friend,
Ella Manning,
20 Newell Ave.
Argos, Ind., Sept. 3, 1912.

Model 6

28. In business letters, the address and date are always written at the top.

29. **Punctuation.**—The parts of the heading of a letter should be separated by commas, as in the models. These commas mark

the divisions between the different parts of the heading. A period should always follow each abbreviation, and one should be placed at the end of the heading. It is not now customary to write the abbreviations 'th', 'st' or 'd' after the figures denoting the day of the month, when the year is written. You should write *October 21, 1912*, and not "October 21st, 1912."

In the body of the letter, however, or when the year is not written, these abbreviations must be used; as 'Yours of the 21st inst.' When the abbreviations are used, they should be written on the line, and not above it.

30. In social forms these ordinals are always spelled out in full; as, 'Your kind invitation of the twenty-first.'

EXERCISE 1

Note.—All exercises are to be written on foolscap paper or letter paper, and handed to the teacher.

31. Write the following headings according to the foregoing instructions, capitalizing all proper names:

1. june 23 1912 pittsburg pa
2. harrisburg pa 743 east walnut st aug 13 1914
3. 1912 17 april burton ohio geauga county
4. chicago ill 1625 to 1630 masonic temple sep 2 1915
5. oct 31 n y new york corner fifth avenue and 42nd st 1912 room 10 knickerbocker bldg
6. oberlin college jan 15 1913 oberlin ohio
7. dec 25 murraysville ill scott co 1920
8. san francisco calif 1482 sacramento st 1916 29 feb
9. washington d c 248 i st n w july 27 1912
10. Write a correct heading for the present date, for the school you are now attending.
11. Write the correct heading for a letter dated at your home last Christmas.
12. Write the correct heading for a letter dated on your last birthday, and at some small town in the county in which you live.

INTRODUCTION

32. **THE INTRODUCTION** of a letter embraces the name and address of the party written to, and the salutation. The salutation is the term 'Dear Sir,' 'Madam,' etc. The name of the person addressed should be written on the first line following the heading, beginning the same distance from the left edge of the paper as the full lines in the body of the letter.

33. **Name and Title.**—Politeness and custom both require that some title should be used in the address, either before or after the name. The more common titles are *Miss*, *Mrs.*, *Mr.*, and *Esq.* If a gentleman has no literary, professional, or military title, his name should be preceded by the abbreviation *Mr.*, or followed by *Esq.* *Esq.* is most appropriate when applied to lawyers and justices of the peace. Do not use the title 'Esq.' indiscriminately in business letter writing; 'Mr.' is to be preferred. *Mr.* and *Esq.* should never both be used, either in the introduction of the letter or in the direction on the envelope. If you use one, omit the other.

34. Two or more titles of courtesy should not be connected with the same name, except in cases like the following: In writing to a clergyman whose surname only is known, it is customary to address him as '*Rev. Mr. Brown.*' (See 555.) Two or more professional or literary titles may be used with one name, as *Rev. John Smith, D. D., LL. D.* When titles are so used, they should be written in the order in which they are supposed to have been conferred.

35. In addressing a firm of gentlemen, the right title to use is '*Messrs.*, (abbreviation for *Messieurs*, French for Gentlemen); if young ladies, *Misses*; married or elderly ladies, *Mesdames* (pronounced *Ma-dahm'*). If the firm be composed of ladies and gentlemen, use no title. See page 201 for a full list of correct forms of address and salutation.

36. **The Residence**, following the name, should embrace the full post office address of the person to whom the letter is written, and a business letter should contain the full post office address of the writer as well. It is customary, in business letter writing, to

write the address in full, and not the name only, at the beginning of a letter. The relative position of the lines in the address should be the same as in the heading; viz., each line, after the first, commencing about an inch to the right of the beginning of the preceding line.

37. When the address includes only the name of the city and state, write them upon the second line. If it includes the street and number, or some other special direction, write this upon the second line, and the name of the city and state upon the third.

38. **Salutation.**—This is the greeting at the beginning of a letter; the term of affection, respect, or politeness, with which we introduce the letter.

It should immediately follow the heading, or name and address, when given, and precede the body of the letter. The wording depends upon the relation of the writer to the person addressed. The following are the salutations commonly used in business letters, arranged in the order of their cordiality:

Sir,
Dear Sir,
My dear Sir,

Sirs,
Gentlemen, Dear Sirs,
My dear Sirs,

Madam,
Dear Madam,
My dear Madam.

39. The salutations employed in addressing one gentleman, are: *Sir*, used in writing to public officials, and in the most formal business letters; *Dear Sir*, the form most used in business; and *My dear Sir*, denoting more familiarity. The correct salutation in addressing a married lady is *Madam*, or *Dear Madam*. There is no similar form of salutation to use in addressing an unmarried lady, therefore the salutation should be omitted, as in Model 8. Write the name and address, then begin the letter. The salutation for a firm of gentlemen, is *Sirs*, *Dear Sirs*, or *Gentlemen*. Never abbreviate *Dear* to "*Dr.*," or *Gentlemen* to "*Gents.*" An almost unlimited number of salutations might be given for social letters, such as *Dear Friend*, *Dear Mother*, *My dear Smith*, *Friend Brown*, *Dear Charlie*, etc. Many other titles and salutations are given in the classification beginning on page 190.

40. **Position.**—In business letters the address is always written at the beginning of the letter, but in military and official let-

ters, the address is sometimes written at the beginning and sometimes at the close. If the address occupies three lines, the salutation should begin under the initial letter of the second line, as in Model 5, or under that of the first line, as in Model 6. If the address occupies two lines, the salutation may begin as far to the right of the second line as that begins to the right of the first, as in Model 3, or under the initial letter of the second line, as in Model 4. The former is the better arrangement for a wide sheet of paper, and the latter for a narrow one. If the address occupies but one line, the salutation, or letter, should begin about one inch to the right of the marginal line, as in Model 2, or directly under the ending of the name, if it be short, as in Model 1.

41. **Punctuation.**—A comma should follow each part of the address, and a period should be placed at the end of the whole address, as in the Models.

42. If a title follows the name, it should be separated from the latter by a comma, and if two or more titles are used, a comma should separate them. Every abbreviation must be followed by a period. The salutation should be followed by a colon; or, if the letter begins on the same line, a colon and a dash. The comma may be used instead of the colon, but the colon is preferable.

43. **Capitals.**—Every important word of the address and every noun in the salutation should be capitalized.

MODELS OF INTRODUCTION

44. The following forms will show the various ways in which the introduction may be arranged:

Model 1

Friend Brown:
I was very glad to receive
your kind note, etc.

Model 2

My dear Irene:

You must not forget your promise to visit us, etc.

Model 3

Messrs. N. A. Perry & Co.,

Auburn, N. Y.,

Gentlemen: - Inclosed, etc.

Model 4

V. L. Porter, D. D.,

Richmond, Ind.

Dear Sir:

Please send us by return, etc.

Model 5

Messrs. Adams & Newton,

14 Republic St.,

Annandale, Va.

Gentlemen: - Inclosed find, etc.

45. When the address occupies two lines, the salutation may begin as in Model 3, or under the beginning of the name, as in Model 4, and the body of

the letter on the same or the next line Model 4 is, perhaps, the best form for general use. It can be made to suit almost every occasion, and many business houses employ no other form.

Model 6

Mr. N. P. Andrews,
744 Broadway,
New York.
Dear Sir:—In reply to your favor, etc.

Model 7

Mrs. Annie Perkins,
Dear Madam:
Accept our best wishes, etc.

46. This form may be used for social letters. In business letters to married women, adopt the arrangement in any one of Models 3, 4, 5, or 6, writing 'Madam' or 'Dear Madam' for a salutation.

Model 8

Miss Nina Raymond,
Pemberton, Va.
Your order of the 14th, etc.

47. Use this form, omitting the salutation, in writing a business letter to an unmarried woman; or the name only, 'Miss Nina Raymond,' may be used, without the post office address.

48. Model 9, in which none of the lines are indented, shows a form of heading and salutation that has come into vogue quite recently. While this form is severe in its style and lacks the grace and elegance given by various degrees of indentation, it is slightly more convenient for typewriters, because the carriage may be drawn back to the zero point for every line. This form

also has the advantage that when once adopted it suits equally well for all cases. Its appearance may grow in favor with use.

Model 9

475 State Street, Chicago, Ill.,

July 19, 1912.

The Warner & Swasey Co.,

6809 Carnegie Ave. S. E.

Cleveland, Ohio.

Gentlemen: -- In accordance with our telephone conversation this morning with your superintendent, Mr. Henderson, we are sending you under separate cover two blue-prints showing the required pitch for bevel-gear to be used, etc.

EXERCISE 2

Write in correct form, on paper of letter size, the following headings and introductions. Omit a line or two after each example.

1. Canton ohio sep 4 1911 mr john s morgan ft wayne ind dear sir your letter etc.

2. Rutland meigs co ohio aug 15 1912 mrs ida m collins 16 park place jamestown n y dear madam if it is convenient etc.

3. 486 chestnut st philadelphia pa oct 31 1913 messrs brockway & foster 87 federal st augusta maine gentlemen enclosed we hand you etc.

4. Louisville ky 15 march 1914 friend simpson will you please etc.

5. Asheville n c grand view hotel june 17 1915 miss marie s hopkins 125 madison ave la crosse wis it is with regret etc.

6. Office of the advertising novelty co 19-25 w university st hartford conn sep 30 1916 the eagle refining co suite 527 fidelity bldg fourth ave pittsburg pa dear sirs we are pleased to receive etc.

7. Peoples savings bank the bowery and e 9th st new york n y apr 2 1917 sherman hoyt esq blackstone bldg jersey city n j my dear mr hoyt your check etc.

8. Wheaton putnam co ind oct 16 1918 master william c whitaker kingston des moines co iowa my dear cousin willie my birthday etc.

9. Write the heading and introduction for a letter dated at your present place and time, and addressed to one of your relatives, with correct address and appropriate salutation.

10. Write the heading and introduction suitable for an answer to No. 9, dated ten days later.

11. Write the heading and introduction to a business letter written from some country town to Miss Anna C. Weston, 198 Main St., Franklin, Pa.

12. Write an appropriate heading and introduction (1) to a business firm; (2) to an intimate friend; (3) to a lawyer; (4) to a child; (5) to a married lady friend; (6) to your teacher.

BODY OF THE LETTER

49. **THE BODY** of a letter is the communication, exclusive of the heading, introduction, and conclusion.

50. **Beginning.**—The body of the letter should usually begin on the next line after, and just to the right of, the salutation; but if the address is long, as in Models 3, 5, and 6, it may begin on the same line, in which case a colon and a dash (or a comma and a dash), should be placed between the salutation and the first word of the letter, with only enough space for such punctuation.

51. **Margin.**—There should always be a blank space on the left side of the page, but if the letter is written with pen or pencil, the margin at the right may be narrow, or the writing carried to the end of the lines. When a letter is typewritten, the margin at the right should be approximately the same as that on the left, although the lines will not necessarily end at the same place. See paragraph 1018. The width of the margin may vary from a narrow one of one-fourth of an inch on note paper to two inches on letter size paper, and in a typewritten letter should depend chiefly on the amount of matter in the letter, as it is desirable to have the margins at the left and right about equal, and the body of the letter about equidistant from the top and bottom of the sheet. See paragraph 60.

52. **The margin should be even.**—A pencil line drawn vertically or a heavy line on a sheet under and showing through the sheet used for writing will assist one in making the margin uniform. The typewriter automatically takes care of this point by its stop.

53. **Paragraphs.**—A letter should be paragraphed in the same manner as other compositions. In dismissing one topic, mark the beginning of the next by commencing a new paragraph, which, catching the reader's eye, prepares him for the change. The place of beginning the first paragraph varies according to the salutation used. A pleasing variation of the usual form of indenting the first line of a paragraph may be made by extending the first line five or ten spaces to the left and then indenting the remainder of the paragraph. Do not make too many paragraphs, as a minor change in topic is indicated by beginning a new sentence.

54. **Neatness.**—Never send a letter in which there are blots, erasures, or interlineations; it is better to copy such communications. Blots and erasures are indications of carelessness and of liability to make mistakes. Our correspondents judge us largely by the appearance of our letters, and we should be careful, as far as is in our power, to cultivate and retain their good opinion.

55. **Penmanship.**—No accomplishment can be of greater worth in business than good penmanship. It is an invaluable introduction to a business office, and is often the cause of promotion. While time is required to make one's accomplishments in other lines known, his good penmanship speaks for itself at sight.

56. The penmanship should be neat, plain, and as rapid as is consistent with these qualities. Avoid flourishes, and write with little or no shade. No one can become a good penman without an effort on his part, and a good handwriting is almost sure to be acquired by any one who is willing, persistent, careful, and earnest in his endeavor to attain it. Careful practice will constantly improve one's handwriting, while carelessness may spoil a good style already acquired. A carelessly written letter is not only prejudicial to the writer and disrespectful to his correspondent, but needlessly consumes time of the latter in deciphering it. A man with an established reputation can possibly afford to write a poor hand, but certainly no one starting in business life can afford it.

57. Write no more letters than you can write well. Write plainly, neatly, slowly if you must, but write as well as you can; you cannot afford to write otherwise.

58. **Write on one side only.**—Business letters should be written on only one side of the paper. When the topics to be treated differ very widely it is better to write two or more separate letters. This enables the manager who receives them to refer them simultaneously to different departments for attention. It also facilitates filing according to subjects treated. Of course such separate letters may be enclosed in the same envelope.

59. Another method is to use separate sheets for each subject discussed, numbering and identifying them in any way that

will show that they all belong with the first sheet, containing the heading and introduction. They can then be referred separately, and, if desired, may be filed separately, also.

60. **Very Short Letters.**—Most business houses have some of their letter heads printed on half-length sheets, to be used only for short letters. These are very convenient, but are found only in business offices. When it is necessary to write a very short letter on a full sized page, the heading and introduction should be lowered enough to bring the body of the letter about in the middle of the page. If only three or four lines are to be written, it is still better to shorten the lines to about half length, and center them in the page, giving the whole letter a more compact appearance.

61. The diction and style of composition of the body of a letter will be treated in separate chapters. Exercises for practice will also be given later on in the work.

CONCLUSION

62. THE CONCLUSION of a letter embraces what follows the communication itself, and consists of two parts, (1) the Complimentary Close; (2) the Signature.

63. **Complimentary Close.**—This is the phrase of respect, courtesy, or endearment following the body of the letter, immediately preceding the signature.

64. **Position.**—The complimentary close should be written on the first blank line following the body of the letter, beginning about the middle of the line. The following are the most common forms of complimentary close used in business letters:

Yours truly,	Yours very respectfully,	Sincerely yours,
Yours very truly,	Faithfully,	Cordially yours,
Respectfully,	Yours faithfully,	Yours gratefully,
Very respectfully,	Sincerely,	Yours fraternally.

65. Some of these may be varied by transposition of the words as, "Very truly yours," and if the complimentary close is long, it may occupy two or three lines. The words used should

conform to circumstances, as in the salutation, and should correspond with it in style, and degree of intimacy or relationship. 'Dear Sir' or 'Dear Madam' being the salutation, the complimentary close may very properly be 'Respectfully,' 'Yours truly,' 'Yours faithfully,' 'Yours sincerely,' 'Yours very truly,' etc. 'Respectfully' or 'Yours respectfully' are now used much more in business letters than formerly.

66. Some firms omit the salutation and complimentary close entirely. While this saves time and may be considered more business-like, there is hardly too much of form and cordiality now in our business relations, and for this reason we recommend the use of these words, although they are in some instances almost meaningless. If no salutation be used, the complimentary close should also be omitted. It seems abrupt to omit these formal words, because of their long use, but where the question of personal respect cannot arise, the words may very properly be omitted, especially if the communication is very brief.

67. For *social letters*, a great variety of forms might be given; such as, 'Affectionately,' 'Your friend,' 'Your loving father,' 'Ever yours,' 'Very sincerely yours,' 'Most faithfully yours,' etc.

68. **The words used** for the complimentary close are varied according to the relations of the parties; the complimentary close depends somewhat upon the salutation also, and the same words should not be used in both. If a person be addressed as "Dear Friend" in the salutation, the word *friend* should not be repeated in the complimentary close; and "Respectfully" would be too *formal* to use in the complimentary close. The word "remain," used in the complimentary close, implies previous correspondence.

69. The words "I remain," "I am," "We are," "We remain," etc., are usually part of the last sentence in the body of the letter. They may be followed by a comma before dropping down to the complimentary close, even though the grammatical sense does not require it. In some cases the sense is so close as not to admit of a comma at the end of the last line of the body. See Models 1 and 2 on the next page.

70. It is very poor taste to use such endings as "Having nothing more to say, I will now close," or "I must stop now as I want to make a call this evening," or even "I will now close." Bad as these are it is even worse to begin a letter "I thought I would answer your letter," or "I sit down and take my pen in hand," or "As I have nothing else to do, I will write." Some of these phrases are impertinent as well as senseless.

71. The following are graceful conclusions to letters of friendship; the dotted line showing the position of the signature:

1.

I am sincerely grateful to know that you are my friend, even as I am

Yours,

.....

2.

May we meet in health and happiness, and may you be as kindly disposed as ever to

Your friend,

.....

3.

And now farewell and fare ever well.

Yours,

.....

4.

My best wishes accompany you on what I trust will be a pleasant journey.

Yours ever,

.....

5.

And trusting you will preserve a kind remembrance of me, I remain,

Yours most sincerely,

.....

72. The first word only of the complimentary close should begin with a capital. Never abbreviate a word in the salutation or complimentary close. Never write 'Yours, etc.' for the latter.

Official letters have a more formal close than any others; such as,

1.

I am, sir,

Your obedient servant,

.....

2.

I have the honor to be (or remain)

Your obedient servant,

.....

3.

I have the honor to be (or remain)

Very respectfully,

.....

When more than one line is used for the complimentary close, the portion that is on each line should begin with a capital.

73. These forms of official etiquette are not adhered to strictly. The term, "Your obedient servant," so generally used in official letters, is also a very appropriate term to use in writing to a patron or superior, but not in ordinary correspondence, where it would suggest obsequiousness or servility.

74. **Signature.**—This should follow the complimentary close, on the next line, and end at the right edge of the paper, or near it. In business letters it should be the ordinary business signature of the person, so that if for any cause the letter is not delivered, it may be promptly returned to the writer from the dead letter office. Some persons are in the habit of sending letters to friends without signature, or of carelessly mailing important business letters unsigned. If the letter contains a remittance, or anything of importance, the name should be written in full. A letter that is miscarried on account of insufficient address, or fails for any other cause to reach the person for whom it is intended, is sent to the dead let-

ter office, whence it is returned to the writer, if known. About \$50,000.00 is lost annually through the failure of writers to sign their full names to letters containing money. Friendly letters or those not containing matters of business importance, may be signed in an informal manner.

75. Write your name plainly. Some persons seem to have an idea that, because they know their names, every one to whom they write will also know them. Such persons scrawl their names in such a manner that nobody can read them. In almost any other place we can tell from the context what a word is, even if it is indistinctly written, but most *names* need to be written plainly. It is not unusual for a business man to spend from five to fifteen minutes in trying to decipher an illegible signature, when, if the writer had taken five seconds more to sign his name, all this loss of time at the other end of the line would have been avoided. We have no right thus needlessly to consume the time of others. Resolve that you will not treat any one so unjustly. Form the habit of signing your name distinctly.

76. Always sign your name uniformly. It is generally best to give the first name in full. Your correspondent may have no other means of knowing how to address you, and the first name may be necessary to prevent the answer to your letter from going to another person. For the same reason, always address every correspondent in just the way he signs his own name.

77. A woman, in writing to a stranger, should sign her name so as to indicate not only her sex, but also whether she is single or married. If single, she may write the title 'Miss,' in parenthesis before her name, and if married, the title 'Mrs.' If she fails in this, her correspondent may not know whether to address her as 'Sir,' 'Miss,' or 'Madam.' A married woman generally uses her husband's name, or initials; as, 'Mrs. John Smith,' 'Mrs. J. W. Smith,' but she should never use her husband's title, as Mrs. Dr. J. W. Smith. She *may* use her own name, and *should* do so if she is a widow.

78. **Official signature.**—A person in an official or prominent business position, may follow his name with words denoting his

position; as, 'John Jones, Chairman of Executive Committee;' 'L. G. Smith, Assistant Cashier,' etc.

79. When a letter is to be signed by a corporation the name of the corporation should be first written or typewritten in full, and under this and following the word "by," the manager or other officer should sign his name with pen and ink, as in model 7. In signing his letters, the word "by" *may* be omitted when the writer's name is followed by the office which he holds; but in signing notes, checks, etc., "by" should not be omitted.

80. A rubber stamp giving a facsimile of the writer's pen-written signature may be used, but its use should be carefully guarded, lest it be wrongfully used by some one who is unauthorized. Even a lead pencil signature is legally binding, but for manifest reasons it should never be used where the occasion is one of serious importance.

81. Partnership Signature.—In a partnership, each partner may sign the firm name, without any qualifying words, thus binding all the other partners.

82. If the name and address are placed at the close of the letter, instead of at the beginning, they should be arranged in the same manner as when used at the head of the letter. The name should be written on the next line below the signature, and beginning on the marginal line, the address on the next line a little to the right, as in Model 5.

83. Punctuation.—A comma should be placed after the complimentary close, and if it consists of two or more phrases, they should be separated by commas, as in Model 5. A period should follow the signature, and also any initials that may be used in the signature.

The address when placed at the close of a letter, is punctuated in the same manner as when written at the beginning.

MODELS OF CONCLUSION

84. The conclusion should be arranged as in one of the following Models:

Model 1

Respectfully,
William R. Brown.

Model 2

Yours truly,
Evans, Field & Co.
P. B.

Model 3

Your affectionate sister,
Mildred.

Model 4

Yours respectfully,
(Miss) Helen A. Miner.

85. If the address is written at the close, it should be as follows:

Model 5

I am, sir,

Your obedient servant,

Howard Raymond,

Prof. Norman Adams,

Providence, R. I.

86. Sometimes the date only is written in the heading. In such cases the post office address should then follow the name, as below:

Model 6

Very truly yours,

Samuel Gayman,

Rochester, Ind.

Model 7

Yours truly,

THE ENTERPRISE MANUFACTURING COMPANY.

By *Ernest Brightmann*

Secretary

87. Let the following conclusions to letters be gracefully arranged on the page, allowing about two blank lines between each one and the next:

EXERCISE 3.

1. With best wishes for your success I am yours very truly Milton T. Cornell.

2. Trusting you will appreciate the value of this advice I am your loving father Jno. A. Mills.

3. Awaiting your prompt remittance we remain respectfully yours Gordon, Hyde & Co.

4. Regretting the necessity of resorting to stringent measures I am respectfully John L. Cannon, Attorney for The Columbus Auto Co.

5. Thanking you in advance for this information we remain Very truly yours J. B. Nixon & Son.

6. Accept my sincere thanks for your timely warning your obt servt Howard F. Crosby.

7. Hoping that our criticism may be received in the kindly spirit in which it is given we are your faithful friends Scott & Dunbar.

8. Unless you apologize promptly I shall be compelled to consider that you are my enemy and I am yours David M. Johnson.

9. With thanks for your generous offer I am most respectfully Albert S. Kingsley.

EXERCISE 4.

88. Write the following headings and conclusions, leaving one line blank to indicate the body of the letter:

1. Wilmington del 175 main st 16 march 1912 mesdames spicer & weston milliners union square and east 16th st new york inclosed find check for \$73.00 in payment of awaiting receipted bill i remain very respectfully (miss) ada jones.

2. Office of the tribune publishing co eldorado bldg st paul minn apr 19 1913 mess howe & Whenson opticians 35 wisconsin st city gentlemen we inclose herewith copy of your last ad trusting you will correct and return same promptly we are respectfully the tribune publishing co ira chapman mgr

3. Clinton park cincinnati ohio may 22 1914 frank b stevens m d covington ky gilson block dear doctor stevens when the druggist filled the last prescription hoping for increased benefit from your treatment in the near future i am yours *patiently* morley a weeker.

4. Pine crest institute ashley n c june 23 1915 my own dear mother i have strictly complied with all your requests regarding with much love to all at home i am dear mother your dutiful daughter janyce meredith mrs owen meredith harpers ferry va 110 potomac st

FOLDING

89. The folding of a letter is a simple but important matter, and it is just as easy to fold a letter correctly as otherwise.

90. **Letter Paper.**—A sheet of letter paper may be folded in two ways: *first*, to fit an ordinary business envelope, and *second*, to fit an official envelope, which is a little longer than the paper is wide.

91. **First Method.**—The correct way to fold for an envelope of the usual size, is to make three folds; one fold to double the sheet lengthwise, which brings it within the length of the envelope, and two folds crosswise, which bring it within the width of the envelope. To do this, first, hold the paper as shown in Figure 1, fold up from the bottom nearly to the upper edge of the paper,

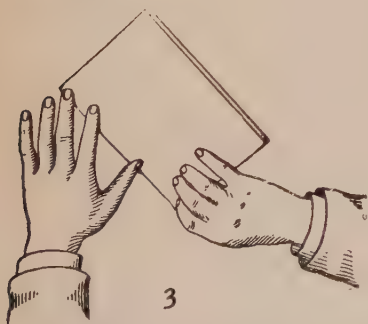
as in Figure 2, or far enough to fit the envelope lengthwise, and then turn the paper as in Figure 3, and fold from the right and

left edges about equal distances, as in Figures 4 and 5, so that the sheet, after being folded, is a little smaller than the envelope. Avoid folding the full width of the envelope from the right, thus leaving only a very narrow fold from the left. It is much better to make the folds about equal from the right and left edges of the paper, leaving the width of the envelope in the center. In making



the first fold, the paper should not be placed exactly even with the upper edge, because the sheets might then be much harder to separate in unfolding.

92. *Care should be taken* to bring the corner of the paper as it is folded, to the edge of the sheet, where the fingers of the left hand should hold it firmly, while the fold is creased down with the right hand. If the fingers are soiled, use an ivory paper knife or other article for creasing down the fold, or use the back of the finger nail. The fold should be pressed down smoothly, but not enough to break the paper. The illustrations here given, will make clear the method above described.



93. Second Method.—Since an official envelope is a little longer than the paper is wide, the folds will need to run only in one direction, that is, crosswise of the page. To fit an *official* envelope, fold the sheet from the bottom up, nearly as far as the envelope is wide, then from the top down about the same distance, thus giving two folds and three thicknesses of paper.

94. **Note Paper**.—There are *three* ways in which note paper may be folded; First, for the common sizes, which are a little narrower than the envelope is long, the paper should be folded twice; first from the bottom upward a distance a little less than the width of the envelope, and then from the top downward. The paper will then be a little smaller each way than the envelope. This method is illustrated by Figures 3, 4, and 5, supposing Figure 3 to represent a sheet of note paper. From that it will be seen that the common sized envelope is related to



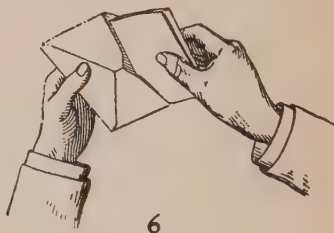
note paper just as an official envelope is to a sheet of letter paper, and the method of folding is, therefore, exactly the same in these two cases.



95. Second, if the envelope is shorter than the width of the paper, the latter should be given two folds; first, from the bottom nearly to the top, and then from the right nearly to the left edge of the paper; this method of folding gives four thicknesses of paper, or eight if it be a double sheet at first. It is very rarely necessary to use this style of folding.

96. Third, for a square envelope, such as ladies often use, if the paper is made to match, as it should be, only one fold is necessary, from the bottom to the top, as in Figure 2.

97. Putting letter into envelope.—There is a right way to do this. Take the envelope in the left hand with the opening up, and the back of the envelope toward you, then with the right hand place the letter in the envelope, putting in first the edge last folded. In this way the corners of the paper do not catch on the envelope, and the letter, when taken out, is right side up when opened. See Figure 6.



98. Unless there is something to enclose later, it is well to form the habit of sealing the envelope as soon as the letter is placed therein. Always direct the envelope before inserting the letter.

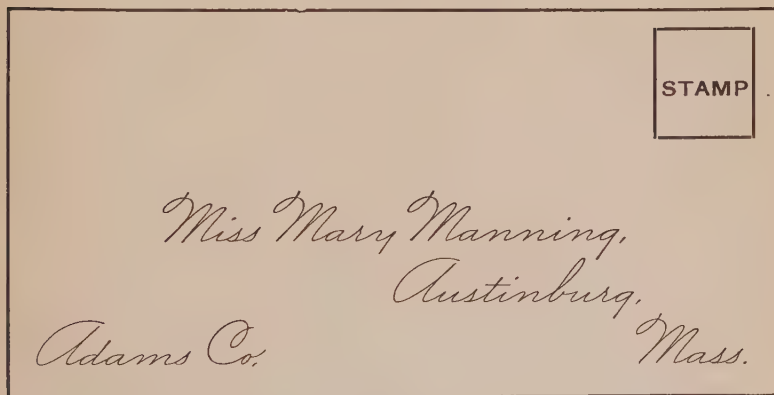
THE SUPERScription

99. THE SUPERScription (direction upon the envelope), consists of the name and title of the person addressed, and his residence or post office address; the latter is usually the same as the inside address, and should be written exactly as the correspondent himself

writes it. Thus, if his name is John H. Brown, and you address him "J. H. Brown," the letter may go to James H. Brown, or J. Howard Brown. The name and address should be plainly written, and care taken to put the letter in the right envelope. People have been placed in very embarrassing situations, because of carelessness in this matter. For instance, a young man has been known to send his laundress a letter intended for his sweetheart, and his sweetheart a letter begging more time for the payment of his laundry bill.

100. **Titles.**—Politeness requires that some title be used on the envelope; a professional or official title, if the person has one, and if not, a common title; as *Mr.*, *Esq.*, etc. Many business men dis-

MODEL 1



pense with this formality at the present day, to save time.

101. If a business letter is written to a person acting in an official capacity, the office which he holds should be designated in the address; as, 'Wm. C. Brown, Pres. of N. Y. C. R. R. Co.'

A list of correct titles to use in addressing various persons in prominent positions is given on page 196 to 208.

102. **Residence.**—By the residence we mean the full post office address. If a person lives in a large city, it includes the number and street (or post office box), city, and state—as in Models 2, 3, and 4; if in the country, it means the post office, county and

state—as in Model 1. The *state* is sometimes omitted in writing to persons in large and well-known cities, but this is not recommended, as there are usually several smaller places in the country by the same name, and postal clerks generally look in the right lower corner first, for the state. They can handle letters with less delay if the name of the state is given; and, abbreviating as we do in writing them, it takes but an instant to give the name of the state.

103. **Arrangement and Position.**—The writing should be in straight lines, parallel with the upper and lower edges of the envelope. The upper edge is the one that opens, and one should see that the envelope is right side up when he directs it.

104. One who has difficulty in getting lines straight and parallel with the edges, may rule, with heavy black lines, a sheet of paper a little smaller than the envelope, and place it inside of the envelope while writing, being careful to remove it before putting in the letter. If the envelope is so thick that such lines do not show through, the next best plan is to rule very light pencil lines, and erase them after the writing is dry. Never line with a pin, or any other sharp-pointed instrument; dispense with all aids as soon as possible.

105. The name should be written a little below the middle of the envelope, commencing far enough to the left so that the spaces on the right and left of it are about equal; each subsequent line in the address should commence a little farther to the right than the preceding one, and all should be so arranged that the state is written near the right lower corner. The relative order for reading the parts of an address is as follows:

For a city address, Name and Title, Number and Street, City, State.

For a country address, Name and Title, Post Office, County, State.

106. The county, or number and street may be placed in the left lower corner on a line with the state, as in Models 1, 3, and 4; and, by having one less line to the right, that part of the address is more easily read. The number of the post office box may occupy a line following the name, or be written in the left lower corner, as in Model 4.

<p><i>The Bailey Company</i> <small>ONTARIO STREET AND PROSPECT AVENUE CLEVELAND, OHIO</small></p> <p>Messrs. Piper & Brown, 123 Main St., Rochester, N. Y.</p>	<p>THE LAKE ERIE ORE COMPANY <small>IRON ORE. ROCKFELLE BUILDING CLEVELAND O.</small></p> <p>765 Broadway. New York, N. Y.</p>
<p>2</p> <p>W. J. RATTLE & SON. <small>ARCHITECTURAL, CIVIL, MECHANICAL AND MARINE ENGINEERS. CLEVELAND, O.</small></p> <p>Mr. & Mrs. V. N. Ingersoll, 28 Madison Ave., City.</p>	<p>4</p> <p><small>NOT RECORDED</small></p> <p>THE ARNSTINE BROS. COMPANY. <small>MANUFACTURING JEWELRY AND SILVERWARE Successors of Casselmann and Bros. Jewelers. CLEVELAND, O.</small></p> <p>A. P. Bennett, Esq. Indianapolis</p> <p>Ind. Look Box 75.</p>
<p>6</p>	<p>16</p> <p><small>MANUFACTURED BY THE PLYMOUTH ZINC AND COPPER CO.</small></p> <p>THE EDES MANFG. CO. <small>MANUFACTURERS OF BATTERY ZINC AND COPPER. ZINC PLATE, RUBBER ETC. FINE PATTERNED ZINC PLATE FOR ENGRAVING PLYMOUTH, MASS.</small></p> <p>Introducing Mr. Isaac Adams. Peter Quimby & Co., Williamsfield, Ohio.</p>

107. If a letter is to be delivered in the city in which it is written, the word 'City' may be used to take the place of the post office and state. In such cases the address consists of name, street and number, and word 'City,' and should occupy three lines as in Model 5.

108. To show due respect to the person in whose care a letter is sent or to give proper prominence to official titles, the words 'Care of ——,' and such titles as 'Superintendent of Public Instruction,' 'General Passenger Agent Erie Railway,' etc., may be written on the line following the name, between that and the post office. If the official title is short enough, it may be placed after the name, on the same line.

109. Do not use the word 'To' before a name. Omit the 'Number,' or the character (#) that is sometimes used for it, in writing the number of a street. '114 Superior St.' cannot mean anything but *No.* 114 Superior St., therefore, the 'No.' or '#' is superfluous, and detracts from the distinctness of the address. For the same reason write 'Box 24' instead of "P. O. Box 24." If the *Post Office Box* is not meant the remainder of the address will easily indicate the right meaning; thus, in answer to an advertisement, an address might read, "Box 24, Tribune Office, City."

110. The words 'General Delivery' or 'Transient' should be written near the left lower corner of the envelope in addition to the regular address of persons staying in a city only temporarily; the letter would not then be delivered to a resident of the same name. This is an important matter with names of common occurrence, as "Brown," "Jones," etc.

111. If a letter is sent by a friend, his name should be written in the left lower corner.

Some urge that the order of addresses here given be reversed, and the name of the state be written first, because that is the order in which postal employes read the address. We do not believe this is sufficient reason for changing a long established custom. If postal clerks know where to look for each portion of the address, they can read it as quickly in the form now in use, and this style of address certainly has a better appearance on the envelope; besides, at the office of *delivery* the present form gives the order in which the parts of the address are read.

112. **Legibility.**—The direction on the envelope should be plainly written, especially the state and post office. Some of the abbreviations which are used for the names of the states are so similar in form, that it is especially important they should be written plainly; as, *N. J., N. Y., Mo., Me., Neb., Nev.* 6,464,870 pieces of mail matter were sent to the dead letter office in one year for various reasons. Of these, 435,416, were *misdirected*, and 18,895 were *not directed* at all.

113. **Self-directed envelopes.**—To save your correspondents trouble, and insure accuracy of address, an envelope a size smaller than the one in which your letter is sent, and with your own name and address printed upon it, may be inclosed. Such envelopes are especially useful for enclosing in letters requiring an answer. An envelope of the same size may be enclosed by folding it once.

114. A special request envelope is one with a card giving your name and address in the left upper corner, as in Models 2 to 6. This card may also indicate your business and serve as an advertisement.

115. All letters that for any reason are not delivered to the person addressed, are sent to the dead letter office, unless they have this card on the envelope. If you desire your uncalled-for letters returned promptly, this card may be preceded by the clause, 'If not called for in ——— days, return to.' The special request may be *written* if you do not use printed envelopes. Envelopes simply giving your name and address, are supposed to be returned in thirty days.

116. Sealed letters are returned without payment of additional postage, if the envelope bears your name and address.

117. Packages that appear to the postmaster to have sufficient value to warrant it, are returned to the sender if his address is on the package. The return postage is then collected at the original mailing office. Circulars, catalogues, etc., are returned *only* when their wrapper bears the special request, 'Please return to ——,' etc., and then the return postage is collected as on packages.

118. **Punctuation.**—A comma should be used after each part of the address, excepting the last, which is followed by a period. If a title follows the name, a comma should be used between the

name and the title; if two titles are added, place a comma between them. A period should follow each abbreviation. A style of punctuation has come into use which permits the omission of the comma at the end of each line on the envelope, as in Model 4. This is recommended, especially in business correspondence, as the break from one line to another is sufficient separation.

119. Capitals.—All important words, and all abbreviations should begin with capitals. Ordinarily, every word in the superscription is capitalized.

Notice carefully the arrangement, position, and punctuation of the sample envelope addresses given in the accompanying Models.

120. Write the following superscriptions arranging the parts correctly on sheets which are cut, or ruled into forms, the size of ordinary business envelopes:

EXERCISE 5

1. Mr Robert A. Cameron Sandusky Ohio
2. Williams & Hutchinson 648 Smithfield St Pittsburg Pa
3. Mrs John D Richardson Oakland Colorado Co Tex Box 91
4. Enterprise Mfg Co Chicago Ill 97 State St
5. Morse & Werner Attys Indianapolis Ind 607-611 Masonic Temple
6. Messrs Talcott Smith & Hopkins Sacramento Calif 439 Pacific Square
7. Joseph Iddings Jr Pros. Atty for Hardin Co Elizabethtown Ky
8. First National Bank Atlanta Ga.
9. Marshall Field & Co Chicago Ill Introducing Mr Ernest Hart
10. Mr & Mrs Charles F Boardman Boston Mass 98 N 43rd St Irving Park.
11. Miss Marie Zaner Sec'y Baptist Union Nashville Tenn 148 Cumberland Ave
12. Rev E R Tambllyn D D St Louis Mo General Delivery

THE STAMP

121. No DOMESTIC LETTER,—that is, a letter directed to any post office in our own country,—will be forwarded until one two-cent stamp is placed thereon. If the letter is over-weight and bears *one* two-cent stamp, the Department will collect the remainder of

the postage from the person to whom it is directed. It is always better, however, to see that the postage on your letters is fully prepaid before they are sent out. If one full rate is not prepaid, the writer is notified, if his name can be ascertained; and, if not, the person addressed is informed that a letter directed to him is held for postage and will be forwarded upon the receipt of the required amount of postage.

122. Position.—The stamp should be placed on the right upper corner of the envelope, about one-eighth of an inch from the end, and the same distance from the upper edge; it should be right side up, with the edges parallel with the edges of the envelope. Placing a stamp on the envelope at random, is an evidence of carelessness, and disrespect for your correspondent. It is just as easy, and takes no more time, to put the stamp in the right location.

123. Amount.—The present rate of postage on letters is two cents an ounce, and each fraction thereof; that is, if the letter weighs any more than one ounce, it requires more than one stamp. An abstract of the latest postal laws in regard to rates, is given on page 186 to 190.



THE ABOVE ILLUSTRATION SHOWS THE CORRECT LOCATION OF THE STAMP ON THE ENVELOPE.

CAPITALS

124. A common fault, in letters as well as in other kinds of composition, is the omission or incorrect use of capital letters. Full instruction has been given on the preceding pages as to the capitalization of the heading, introduction, close, and superscription, and the following rules will enable any one to avoid errors in the body of a letter. Careful observation of the use of capitals in standard books and papers is also an excellent way to learn the correct use of capitals. It is allowable and customary, in writing sums of money, especially in the body of a check, draft, or note, to use capitals to begin every word expressive of amount; as, 'One Thousand Four Hundred Seventy-five Dollars.' It is also allowable to capitalize important words in headings, advertisements, or titles of books.

RULES FOR THE USE OF CAPITAL LETTERS

Capital Letters should be used to begin:

125. **Every sentence and every line of poetry.**

126. **Every quotation forming a sentence;** as,

Pope says, "Hope dwells eternal in the human breast."

127. **All words denoting the Deity and words meaning Heaven;** as, 'Trust in Providence,' 'Christ,' 'Son of God,' 'Paradise.' It is also well to capitalize all personal pronouns referring to the Deity; as, 'Trust in *Him* and *He* will give you strength.'

128. **The names of persons and places, and all other proper nouns and titles;** as,

'Ben Hur was written by Gen'l Lew Wallace, of Crawfordsville, Ind.'

The words *street*, *road*, *lake*, *river*, *mountain*, should begin with capitals when used in connection with proper names in directing letters, etc.

Words denoting family relations, such as *father*, *mother*, *sister*, *brother*, *cousin*, *aunt*, should not be capitalized,—except when preceding the name, or as a substitute for the name, as in direct address or signature.

129. **Names of city, county, state and national official bodies, departments of the government, and official titles of public officers, when these titles precede the name of the officer;** as,

City Council, Infirmary Directors, State Legislature, Interior Department; Minister to Russia, Governor Harmon, Mayor Gaynor, Sheriff McKee, Justice Newton, Clerk Jones, etc. In speaking of a sheriff, a constable, a policeman, a justice of the peace, a mayor, etc., without the name, these words should not be capitalized.

130. Names of all organized bodies, companies, and political organizations; as,

The Odd Fellows, The Practical Text Book Co., National Guard. The official names of officers of societies and of railroads (president, secretary, etc.) should not be capitalized unless immediately preceding a name.

131. Proper adjectives, the names of all religious sects, all political parties, and adjectives or verbs derived from them; as,

The American people; Baptist; Republican; the Congregational church; the Republican party; Americanize.

132. Names of peoples and languages; as,

French, English, Chinese, American, Latin, Hebrew, Greek.

133. Names of things spoken of as persons, and of especially important things, events, or bodies of men; as,

"Upon this, *Fancy* began to bestir herself;" Declaration of Independence; the Reformation; National Republican Convention.

134. Names of months, days of the week, holidays, and names of streets.

Names of the seasons (spring, summer, autumn, winter) should not begin with capitals, unless they are personified.

135. The pronoun I, and interjection O should be capitalized.

O should be used in direct address, and *oh* in expressions of pain, pleasure, surprise. The latter should not be capitalized unless it begins a sentence.

136. Words denoting certain regions; as,

Transatlantic, the North, the South, the East, the West, and their corresponding adjectives, when applied to divisions of a country; as, the North of Africa, Southern Ohio, Pacific Coast. When these words refer merely to points of the compass, they should not be capitalized; as, 'He lives *west* of here.'

137. The words State and Territory where referring to one of the United States; as,

State of Ohio; Alaska Territory.

These words should not be capitalized in 'church and state,' 'state rights,' 'territorial government,' and similar expressions.

138. Words used to indicate the Bible directly; as,

The Scriptures, Gospel of Luke, etc., but not in "to preach the gospel," "scriptural doctrines," etc.

139. Names of important buildings and localities; as,

The Public Library; the High School; Central Market; the Penitentiary, when used as proper names; but not jail, prison, or post office, as commonly spoken of in a general sense; nor high school, penitentiary, etc., when used in a general way; as, 'our high schools are improving.'

PUNCTUATION

140. PUNCTUATION (from the Latin *Punctum*, a point) is the art of dividing written composition by means of points to make it correctly express the desired meaning. Punctuation was not generally known until about 1600 A. D., after the invention of the art of printing. Punctuation cannot be made a merely mechanical process, and it is hardly possible to give rules that will apply in all cases. Intelligent punctuation is possible only to those who understand analysis of sentences.

The correct punctuation of the heading, introduction, and close of letters is given in the chapters devoted to those subjects and in the models. The instruction following will enable any one to punctuate correctly the body of the letter, or other composition.

141. Should not be neglected.—Some persons write so carelessly and hurriedly that they neglect almost entirely the use of punctuation marks. Letters, as well as other written documents, should be carefully punctuated. If the punctuation is omitted, or incorrectly done, the meaning of a sentence is often entirely changed.

142. Importance.—The importance of the subject makes it worthy of careful study and practice, by any one who would write a good and intelligible letter. Sometimes serious or ludicrous mistakes occur by the careless misplacing or omission of punctuation marks.

John Quincy Adams once gained a law suit involving \$50,000, the decision of which turned on the position of a comma.

The Tariff Act passed by the XLII Congress provided that fruit plants, and certain other commodities, should be admitted free of duty. In engrossing or printing the Act, a comma was inserted between fruit and plants, consequently, "all fruits," and "all plants" were put upon the "free list," and this mistake, (if mistake it was) cost the United States about \$2,000,000. A special Act of Congress was necessary to get rid of that comma.

A toast at a public dinner was, "Woman; without her, man would be a savage." The next day it appeared in print, "Woman, without her man, would be a savage."

The following notice was once read in church: "John Brown having gone to sea (see) his wife, desires the prayers of the congregation in his behalf." The comma should have been placed after the word *sea*.

Even the part of speech may be altered by the punctuation. Thus:

1. The weather was still cold and cloudy.
2. The weather was still, cold, and cloudy.

In (1) "still" is an adverb meaning *yet*.

In (2) "still" is an adjective meaning *calm*.

Punctuate the following lines so as to make them express facts:

Every lady in the land
Has twenty nails upon each hand
Five and twenty on hands and feet
All this is true without deceit.

WHAT KIND OF A MAN?—PUNCTUATE TO SUIT.

He is an old and experienced man in vice and wickedness he is never found opposing the works of iniquity he takes delight in the downfall of his neighbors, he never rejoices in the prosperity of any of his fellow creatures he is always ready to assist in destroying the peace of society, he takes no pleasure in serving the Lord he is uncommonly diligent in sowing discord among his friends and acquaintances, he takes no pride in laboring to promote the cause of Christianity, he has not been negligent in endeavoring to stigmatize all public teachers, he makes no exertions to subdue his evil passions, he strives hard to build up Satan's kingdom, he lends no aid to the support of the Gospel among the heathen, he contributes largely to the evil adversary he pays no attention to good advice, he gives great heed to the devil, he will never go to heaven he must go where he will receive the just recompense of his reward.

RULES FOR PUNCTUATION

PUNCTUATION MARKS

143. The following are the marks used in punctuating:

Comma (,)	Colon (:)
Marks of Parenthesis ()	Period (.)
Dash (—)	Interrogation (?)
Brackets []	Exclamation (!)
Semicolon (;)	Quotation Marks (" ")

144. In this work, the aim has been to give only those rules that will be found of practical every-day use. The frequency of the comma as a mark of punctuation, and the variety of its uses, make it advisable to formulate a series of rules under which those uses may be grouped.

145. The Comma indicates the slightest degree of separation between the parts of a sentence.

146. **RULE 1.**—Introductory words, attendant elements, intermediate expressions, and parenthetical words and phrases, should be separated from the rest of the sentence by commas.

Note 1.—With the "introductory words" may be classed those words that are "independent by direct address;" as, *Mr. Smith, can you come?* You, *sir*, are the man. Come, *Henry*. Also such words as *yes*, *no*, *first*, *second*, *therefore*, *however*, when used merely to introduce a statement. The introductory words, *that*, *it*, and *there*, and the introductory conjunctions, *as*, *since*, *though*, etc., do not come under this rule.

Note 2.—*Attendant Elements*. These are constructions in which the noun is sometimes said to be independent with the participle, one of the "absolute" constructions; as, *'The sun having set*, we returned.'

(a) when the pleonastic use of a word is more formal, being used as a title or as the subject of a discourse, it is followed by the colon; as, "Heaven: What is It and Where is It?"

Note 3.—*Parenthetical words and phrases* are those not essential to the meaning of the sentence in which they stand. Examples: "I will, *however*, keep the matter in mind." "We are, *in fact*, only beginning to feel its effects upon our business."

The following list contains those words and phrases most commonly used in a parenthetical way: therefore, then, however, perhaps, namely, indeed, too, surely, finally, moreover, accordingly, nevertheless, in short, in fact, in

fine, in truth, in reality, in brief, in a word, so to speak, no doubt, to be brief, to be sure, after all, of course, in the first place, in the second place, etc.

Note 4.—*Intermediate expressions* are clauses and expressions not exactly parenthetical in character, yet so placed as to come between some of the essential parts of a sentence; as, for instance, between the subject and predicate. Example: "Truth, *like gold*, shines brighter by collision." Under this head may be placed those constructions known as "nouns in apposition," or "explanatory modifiers," which, together with their modifiers, should be separated from the rest of the sentence by commas; as, "Paul, the great apostle, was a man of energy." When the noun in apposition is unmodified or closely connected, no comma is required; as, "Paul the apostle preached to the Gentiles." Titles following names are appositive, and should be separated from the name, and (in case of more than one title) from each other by commas; as, James Hill, Esq.; Rev. Noah Porter, D.D., LL.D.

147. RULE 2.—Words, phrases, and clauses, forming a series and having the same construction, should be separated from each other by commas, unless all the conjunctions are given.

This rule has a variety of applications which, for convenience, may be examined under the following heads:

148. Words.—Words forming a series admit the four following cases:

(a) When a conjunction is used to connect each word with the next, no commas are required; as, "Industry and honesty and temperance and frugality are among the cardinal virtues."

(b) When all the conjunctions but the last are omitted, a comma should be placed after each of the words excepting the last one; as, "Industry, honesty, temperance, and frugality are among the cardinal virtues."

(c) All the conjunctions may be omitted, in which case commas should be used instead, and a comma should be placed after the last word in the series, to separate it from what follows; as, "Industry, honesty, temperance, frugality, are among the cardinal virtues."

(d) When there are an even number of words, four or more, each alternate conjunction may be omitted, leaving the words in pairs; as, "Industry and honesty, temperance and frugality, are among the cardinal virtues."

149. Modified Words and Phrases.—Expressions consisting of phrases or principal words and their modifiers, when forming a series, admit the four cases given above for single words.

Examples: Pure thoughts, good deeds, and noble aspirations elevate a man. Love for study, a desire to do right, and carefulness in choosing our companions are important traits of character.

150. Co-ordinate Clauses.—Simple co-ordinate members of a com-

pound sentence, closely connected in thought, admit cases (b) and (c) for words, and should be punctuated accordingly.

Example: Speak as you mean, do as you profess, and perform what you promise in order to sustain your reputation. *Or*, Speak as you mean, do as you profess, perform what you promise, in order to sustain your reputation.

151. RULE 3.—Inverted phrases and clauses, and phrases and clauses not closely connected with the words they modify, should be separated from the rest of the sentence by commas.

Note 1.—An “inverted” phrase or clause is a part of the predicate used at the beginning of a sentence instead of following the word it modifies: thus, “To supply the deficiency, he resorted to a shameful trick.” In this sentence, *To supply the deficiency* modifies “trick,” and if it followed that word, no comma would be required.

All sentences beginning with subordinate conjunctions contain inverted clauses. The most common are those beginning with *if* or *when*; as, “If you are in a hurry, you need not wait for us.” “When a man ceases to go up, he begins to go down.”

Remark.—There is less need of the commas called for by this rule than by any other, and some good writers now omit them, unless the conditional clause beginning with *if*, *when*, etc. is intermediate, or so placed that the omission of the comma might affect the sense, as in the Epitaph under paragraph 142.

Note 2.—It is not always possible to place phrases and clauses next the words they limit, for the reason that two or more phrases or clauses may modify the same word. Phrases and clauses that are thus separated from their antecedent words should be preceded by a comma. When a phrase or a clause is the antecedent of a relative pronoun, the pronoun should be preceded by a comma. For example, ‘They met in the hall, at three o’clock, to do the work.’ “Give me liberty or give me death,” which are the words of Patrick Henry, is a familiar quotation.

152. RULE 4.—The omission of a verb in a sentence or clause should be indicated by a comma.

Note.—This omission of the verb is what is known as “ellipsis,” and may occur in two ways: 1. For emphasis, or mere rhetorical effect in short sentences; 2. By giving it in the first of a series of brief sentences and omitting it in the rest of them to avoid repetition. Examples: England’s friend, Ireland’s foe. (Meaning, “England’s friend is Ireland’s foe.”) “Reading maketh a full man; conference, a ready man; writing, an exact man.”

153. RULE 5.—In dating, addressing, and directing letters, if two or more items occupy the same line, they should be separated from each other by commas,

This rule is illustrated by the following models:

Argos, Ind., Jan. 8, 1912.

Miss Ida A. Irwin,

Newtown, Conn.

Note.—The “items” in the date line are: 1. Post office; 2. County (if the place be small); 3. State; 4. Month and day; 5. Year. When one of these items is abbreviated (as is often the case with the state and month), both a period and a comma should be used, the former for the abbreviation and the latter because it belongs there when the word is written in full.

154. RULE 6.—Short quotations should be preceded by a comma, if they make complete sense.

Example: His last words were, “Don’t give up the ship.”

155. RULE 7.—Commas are used to separate the figures of large numbers into periods of three figures each.

Examples: \$36,578; 9,235,768; 3,536,847.91.

156. RULE 8.—The adjective clause, when it is not restrictive, should be set off by a comma.

Examples: I saw the man *who was hurt*. (restrictive) I saw John Lane, who was sick. (non-restrictive)

Note.—In the first example, the clause “*who was hurt*,” points out a particular man, and thus restricts or limits. In the second example, the language implies, and the punctuation shows, that we are supposed to know John Lane, and that the following clause is not required to distinguish this John Lane from some other John Lane. So, an adjective clause is restrictive when it is used to point out clearly one name from a class of similar names; as, one apple from many apples; one man from many men, etc.

157. RULE 9.—Adverb clauses, unless they closely follow and restrict the word they modify, should be set off by commas.

Examples: ‘Glass bends easily *when it is hot*.’ (Follows and restricts.) ‘I will not say he is a fool, because it would be too uncomplimentary.’ (Follows, but does not restrict.) ‘When you come, I will go.’ (Restricts, but it does not follow.)

158. RULE 10.—The members of a compound sentence, when short and closely connected, are separated by commas.

Example: ‘Poverty may not be dishonorable, but it is very inconvenient.’ [See Note 3, under Rule 2.]

159. RULE 11.—The members of a compound predicate, if long, and especially, if differently modified, are separated by commas.

Example: ‘Washington fortified Dorchester Heights, and drove Howe from Boston.’

Remark.—Their use being similar to the parenthetical use of the comma, the dash, marks of parenthesis, and brackets are introduced at this point.

160. The **dash**.—Dashes are used:

1. When the parenthetical expression has not so close a connection with the rest of the sentence as would be indicated by commas; as, 'The statement may be true—I am not prepared to dispute it—that he is guilty.'

2. When there is a sudden break or transition in the thought; as, 'In the next place—but I will not discuss the matter further.'

3. To mark the omission of letters or figures; as, Mrs. W——n. The city of C——d. Matthew ix:1-14. Pages 48-52. 1776-79.

4. After *as*, *namely*, etc., when the enumeration or statement thus introduced begins on the next line. Where there is a series of illustrations, and it is desired to make the connection closer, the comma may be used, as shown in the illustrations of Rules for Capital Letters, pages 44 and 45.

5. To separate the name of an author from an extract from his writings; as—

The man that blushes is not quite a brute.—*Young*.

Remark.—Many persons, being ignorant of the rules for punctuating, make a weak effort to conceal their ignorance by throwing dashes into their writing in an indiscriminate way. This habit is to be condemned, and young writers, particularly, should guard against it.

161. **Marks of Parenthesis** are used to enclose explanatory words, or expressions having little or no connection with the rest of the sentence.

Note.—"If a point would be required between the parts of a sentence, in case no parenthesis were there, then, when the parenthesis is inserted, said point should be inserted also, and should be placed after the second mark of parenthesis; as, 'Pride, in some disguise or other, is the most ordinary spring of action.' Pride, in some disguise or other (often a secret to the proud man himself), is the most ordinary spring of action.' If the parenthetical part requires, at the end, a point of its own, this point should come inside of the last mark of parenthesis, and the point belonging to the main sentence should come before the first mark of parenthesis; as, 'While the Christian desires the approbation of his fellow-men, (and why should he not desire it?) he disdains to obtain their good-will by dishonorable means.' "Say not in thine heart, 'Who shall ascend into heaven? (that is, to bring Christ down from above;) or, who shall descend into the deep? (that is, to bring up Christ again from the dead;) but what saith it?'" [This applies to points used in connection with the *dash* and *brackets*. —*Hart's Rhetoric*.

(a) One frequent use of the marks of parenthesis is to enclose figures and letters referring to a note, rule, paragraph, section, remark, or page, to which attention is called.

(b) Marks of parenthesis are used to enclose an amount or number in figures, when it is also written in words.

Examples: Ship us twenty (20) bushels of apples by freight. Enclosed find twenty dollars (\$20) to apply on account.

162. **Brackets** are similar to marks of parenthesis, but are restricted in their use to enclose matter that is independent of the sentence in which it occurs; such as interpolations, notes, corrections, or explanations, made by authors in quoting from others, and by editors, when they introduce words of their own into matter furnished by contributors.

163. A semicolon should be used:

1. Just before such words as *namely*, *as*, *thus*, *viz.*, *i. e.*, introducing an illustration or enumeration.

Example: The word "knowledge," strictly employed, implies three things; namely, truth, proof, and conviction.

When the words following one of these expressions are thrown into the body of a sentence, in a parenthetical way, no semicolon is required. [See Note 3, Rule 1, for comma.]

2. After each item in a series of specific statements; as, for instance, a list of articles where prices or qualifying expressions are used; names of authors of their works; dates or any list of numbers intended to be taken separately.

Example: We quote the following prices: No. 2, \$1.00; fair to medium, 90 cts.; No. 3, dull at 80 cts.; poorer grades not in demand.

3. To separate closely connected simple sentences when the conjunction is omitted; to separate the members of compound sentences when one or more of the members contain commas, especially when the commas indicate the omission of the verb. This rule itself furnishes an illustration.

164. The colon should be used:

1. Between figures designating hours and minutes; as, 9:10 A.M.; 7:45 P. M.

2. After the salutation at the beginning of a letter; as, Sir:, Gentlemen: In such cases, it is often followed by a dash.

3. Before an enumeration of articles or parts introduced by such expressions as "the following," "as follows" (or 'as follow'); also after the word "Example," when capitalized.

4. After a formal introduction to a speech, or lengthy quotation; as, His reply was this: "America has millions for defense but not one cent for tribute."

Note.—Formerly the colon was used in the following ways: 1. To separate closely connected sentences; 2. To separate from a sentence, complete in itself, an additional clause of inference or explanation, the connecting word (usually *for*, *but*, or *yet*) being omitted; as,—Apply yourself to study [for]: it will redound to your honor. 3. To divide long sentences whose members themselves were separated by semicolons. [For examples of first and third uses, see Twenty-third Psalm.] These uses of the colon are not regarded now, except by very careful writers in the higher types of literature. In ordinary writing, the semicolon has taken the place of the colon in the first and second uses mentioned above (the connecting word being used); while the period has taken its place in the third, making two sentences instead of one.

165. The **period** should be used in the following places:

1. At the close of all assertive and imperative sentences.

2. After all abbreviations; as, Co., Mass., Dr., Mdse., U. S. A.

3. As a decimal point, and after the denominations of Sterling money; as, \$4.50; \$35,627.89; £19. 3s. 4d.

4. After letters used as numerals, and after figures used to number paragraphs, notes, remarks, questions, or any list of particulars; as, (IX.), (Rule 1.), (See § 10.), (Remark 3, p. 16.), (p. 4, Vol. 2.).

5. After headings and titles, and after dates and signatures to letters and other documents; also at the close of the address at the beginning of a letter, and after the last item in the direction on the envelope or package.

166. The **interrogation** is used at the close of a question:

Examples: Can you come to see us? When were the goods shipped?

Note 1.—An interrogation should be used after an interrogative phrase or clause that is repeated in the body of a declarative sentence; as, "The question, 'What do we live for?' is a solemn one." [This applies also to the mark of exclamation.]

Note 2.—Usually, the interrogation is equivalent to a period, but not always. Sometimes the interrogative clause occurs in the middle of a sentence, while at other times the sentence is composed of a series of questions, so that the interrogation may be equivalent to a comma or semicolon. It is important that the writer should know to what the interrogation is equivalent, as upon this depends whether the next word shall begin with a capital. The way to determine this is to change the question into declarative form. If, by doing this, the questions are resolved into independent statements, the interrogation is equivalent to a period; but if the expressions appear as a

series of phrases or clauses, requiring the comma or semicolon for their punctuation, the interrogation is equivalent to one or the other of these marks, and the next word should not begin with a capital.

Examples: 1. Shall a man gain the favor of heaven by impiety? by falsehood? by murder? by theft? Declaratively: A man can not obtain the favor of heaven by impiety, by falsehood, by murder, by theft. (Equivalent to commas.)

2. Who will heed his absurd claim? who will be influenced by his misrepresentations? Declaratively: No one will heed his absurd claim; no one will be influenced by his misrepresentations. (Equivalent to the semicolon.)

167. The **exclamation** is used after words, phrases, or sentences expressing strong emotion.

Examples: O Absalom! O God! O my child! Alas! I am undone. Oh, where shall rest be found! Oh! Where shall rest be found?

168. **Quotation marks** are used to show that the words enclosed by them are the exact words of another writer or speaker.

Note 1.—When one quotation is contained within another, it should be indicated by single marks. Should the contained quotation come at the end of the sentence, three apostrophies should be used after it.

Examples: He began by saying, "The old proverb, 'Well begun is half done,' contains an important truth." The speaker replied, "In the words of the immortal Lawrence, I would say, 'Don't give up the ship.'"

Note 2.—A period, colon, semicolon, or comma after the last word of a quotation is placed before the quotation marks. Other punctuation marks are placed before the quotation marks if they are part of the quotation, and after them if they are used to punctuate the sentence.

OTHER MARKS USED IN WRITING AND PRINTING.

169. The **apostrophe** is used:

1. To mark the omission of a letter or syllable; as, o'er, ne'er, 'tis, they'll.

2. To mark the omission of the century in dates; as '09, '12.

3. With the *s* to indicate the plural of a letter, figure, or sign; as, 6's, b's.

There is good authority for the use of either of the following rules. Learn *one*, and then use it always.

4. To show possession, add the apostrophe and *s* to all nouns that do not end in *s*; to nouns ending in *s*, add the apostrophe only; as, cord's length;

hat's rim; hats' rims (more than one hat); James' lesson; Moses' life, etc.; or,

5. To show possession, add the apostrophe and *s* to all nouns except plurals that end in *s*; as cord's length; hat's rim; hats' rims; James's lesson; Moses's life, etc.

170. The **hyphen** is used between the parts of compound words, and at the end of a line to indicate that a word is divided.

It is not always easy to decide whether the hyphen should be used to indicate the compounding of two words. The following directions are abridged from an article written by a practical printer, and published in the *National Educator*:

1. When two nouns come together and the second one implies the act of containing the first, a hyphen is used to connect them; thus, wood-box, paper-box, glass-box, ice-house; when, however, the first noun indicates the material of which the second is made, no hyphen should be used; as, wood box, paper box, glass box, ice house. Notice the difference between *wood-box* (a box to contain wood) and *wood box* (a box made of wood).

2. When two adjectives stand before a noun and the first one belongs rather to the second than to the noun itself, the hyphen should be used between the adjectives; as, red-haired boy, eight-day clocks, ten-cent toys, six-inch wheels. The omission of the hyphen from these words changes the meaning to a red boy with hair, eight clocks each running one day, ten toys each worth one cent, six wheels each one inch in size, etc.

3. Sometimes two words of the same part-of-speech are connected by the word *and*, the three forming an adjective; thus, up-and-down motion, cut-and-slash fury. If the two adjectives qualify the noun equally, no hyphen is necessary. If we speak of a shipping-case, for instance, we use a hyphen, and so in retailing-case; but if both words, "shipping and retailing," come before the word "case," no hyphen should be used; as, shipping and retailing case.

4. A participial adjective coming before a noun, indicating the general or habitual use of the noun, should have a hyphen; as, printing-press, sewing-machine. A printing press is a press which is just now printing, but a printing-press is used for printing in general, though at this instant it may be perfectly still. So with writing machine, writing-machine, etc.

171. To the above may be added the following specific statements:

1. Two numerals expressing a compound number should be united by a hyphen; as twenty-one, thirty-six, etc.

2. The word "fold," when annexed to a numeral of more than one syllable, is separated from it by a hyphen; as, twenty-fold, sixty-fold, etc., but if the numeral has but one syllable, no hyphen is used; as, twofold, fourfold.

3. When fractions are expressed in words instead of figures, a hyphen should separate the two parts; as, one-half, three-fourths, etc.

4. The words "half" and "quarter," when prefixed to a noun, should be separated from it by a hyphen; as, half-dollar, quarter-pound, etc.

5. A phrase used as an epithet or as a modifier is compounded, and the hyphen used; as, a 'never-to-be-forgotten' event; a 'flower-bedecked' meadow, an 'I-am-surprised' expression of countenance, an 'up-to-date' book.

6. When compounds are formed by the union of a possessive and the noun limited, if the meaning is literal, both possessive sign and the hyphen disappear; thus, tradesmen, doomsday, ratsbane. When these same terms have not a literal meaning, as hound's-tongue, bear's-foot, or wolf's-bane,—names of plants, both possessive sign and hyphen are retained.

7. When the compound term is used as an adjective, both the possessive sign and the hyphen are retained, as in the expressions, 'a camel's-hair shawl,' 'neat's-foot oil,' 'a bird's-eye view.'

8. Prefixes, or similar parts, are not consolidated with the rest of the word if they stand before a capital letter. The hyphen is used to separate them; thus, pre-Adamite, ex-President, Anglo-Saxon, anti-Democratic.

9. The hyphen is used also to preserve the separate sense of the parts of a compound term, as in electro-magnetism, vice-admiral, hydro-carbon.

10. The words today, tonight, and tomorrow are written, in the leading dictionaries, both with and without the hyphen. But the tendency, in practice, is to drop it, and we recommend that these words be written without a hyphen.

11. Usually, though not always, when two words are compounded, and each one retains its original accent, a hyphen should be used; as, snow-shoe, All-wise, town-hall; but if the accent of one of the words be dropped, the hyphen should be omitted; as, railway, bookkeeper, typewriter.

In dividing words at the end of a line, care should be taken that the division is strictly according to syllables; that is, never write part of a syllable at the end of a line and the remainder at the beginning of the next line. Never place the first syllable of a word at the end of a line, when that syllable contains but one letter; neither should the last syllable, when it consists of but a single letter, be placed at the beginning of the next line. This last rule includes final syllables of two letters when one of the letters is silent; as, *burned*, *buckle*.

172. The **caret** is used to mark the omission of a letter, a word, or a number of words. The omitted part is generally written above and the caret shows where it should be inserted. Examples:

It was an omission. I had just ^sent a telegram to him.

If it be not contrary to the rules of your firm please ship the goods by express, subject to inspection.

Remark.—The examples above fully illustrate the use of the caret, but all short manuscripts should be *rewritten* to supply omissions.

173. **Marks of ellipsis.**—Sometimes a long dash (——), or a succession of stars (* * * * *), or of points (.), are used to indicate the omission of a portion of a sentence or discourse. “Leaders” are a succession of dots, used to carry the eye to something printed at a greater or less distance to the right.

174. **Marks of reference** are such as the asterisk (*), the dagger (†), section (§), parallel lines (||), etc., used to call attention to some note or remark in the margin, at the bottom of the page, or end of the chapter.

The chief aim of punctuation is to unfold the meaning of sentences with the least trouble to the reader. It aids the delivery only in so far as it tends to bring out the sense of the writer to the best advantage.—*Wilson*.

The principles of punctuation are subtle, and an exact, logical training is requisite for the just application of them.—*G. P. Marsh, Lectures on English Language.*

THE RIGHT WORD

How forcible are right words!—*Job*.

A word fitly spoken is like apples of gold in pictures of silver.—*Solomon*.

Accustom yourself to reflect upon the words you use, hear, or read; their birth, derivation, and history. For, if words are not things, they are living powers, by which the things of most importance to mankind are actuated, combined, and harmonized.—*Coleridge*.

Language and thought are inseparable. Words without thought are dead sounds; thoughts without words are nothing. To think is to speak low; to speak is to think aloud. The word is the thought incarnate.—*Max Muller*.

In every relation of life, at every moment of our active being, in every thing we think or do, it is on the meaning and inflection of a *word* that the direction of our thoughts, and the expression of our will, turn. The soundness of our reasonings, the clearness of our belief and of our judgment, the influence we exert upon others, and the manner in which we are impressed by our fellow men,—all depend upon a knowledge of the value of words.—*William Matthews*.

DICTION AND STYLE

175. **DICTION** pertains to the choice of words to express thought, and includes Purity, Propriety, and Precision.

176. **Purity** of Diction requires the avoidance of Foreign words, Obsolete words, words wrongly derived, Slang words or phrases,—in short, words which, for any reason, are not good English.

177. **Propriety** requires the avoidance of technical words, profane or vulgar words, or other words which, for any reason, are not appropriate to the time, place, and sentiment. Slang is also an offense against Propriety. A recent writer says: Slang is the medium of communication between persons who have nothing important to say and other persons who wouldn't care to listen to anything important.

178. **Precision** requires the use of such words as mean no less, no more, and no *other* than the meaning intended.

179. **STYLE** is a quality of the whole sentence or composition. One's style of language may be forcible or weak, clear or obscure, plain or florid, terse or prolix, modern or archaic, serious or facetious, etc. There are many qualities of Style not necessary to be considered in letter writing. One, however, which cannot be too strongly emphasized, is *Clearness*.

180. **Clearness**, formerly called *perspicuity*, requires such a statement of thought that it not only can be understood, but that it *cannot be misunderstood*.

181. **Specific Errors**.—There are several specific violations of Diction and Style. Thus:

182. **Barbarism** formerly meant any word which was wrongly derived; as "cablegram," which is a Latin root with a Greek suffix; but the word *barbarism* is now used to include all words which, for any reason, are not correct or appropriate for general use. Any offense against Purity, Propriety, or Precision is a *Barbarism*.

183. **Solecism** is a wrong *combination* of words, and usually affects Style rather than Diction. Many errors in grammar and syntax are *Solecisms*. Cant phrases also belong to this class.

184. **Ambiguity** is a statement of thought which can be construed in two or more different ways. It is an offense against Clearness.

185. **Pleonasm, Tautology**.—These terms apply to a composition which contains much repetition of thought,—the same ideas expressed again and again in different ways.

186. **Redundancy**.—When a single word is used in a superfluous manner it is called *Redundant* or *Superfluous*. "Redundant" is the better term to use, because "superfluous" applies to many things besides words.

187. **Repetition**.—There are many instances in which *Repetition* is not a fault. Thus, in legal documents such expressions as "give, grant, bargain, sell and convey" are correct in the connection in which they are used. In teaching it is often necessary to express the same idea in many ways for purposes of explanation, and ease

of comprehension. No charge of Pleonasm or Tautology can be sustained in such cases. The free use of explanatory repetition produces what is called a *Didactic Style*.

188. **Verbosity** means a pleonastic or tautological style, and refers to the whole address; not merely to an occasional passage.

189. **Equivocation** is akin to *Ambiguity*, but is the *intentional* use of an expression which can be construed to be *favorable* or *unfavorable*.

See, also, Invention, Style, and Diction on page 92.

190. **The Right Word in the Right Place.**—The following list is composed of words commonly misused in one or another of the ways above mentioned. Many are misapplied from being similar in form or pronunciation, others fail to express the thought clearly, and some are wholly incorrect forms. "The right word in the right place" implies something more than avoiding the use of the wrong word. It involves a careful choice from words usually, but erroneously, regarded as synonyms. In reality there are but few absolute synonyms in our language. Each word has some shade of meaning which cannot be exactly expressed by any other word. To enable a student to recognize these common errors, this list should be carefully studied, and reference made to it as often as necessary to insure correct Diction. The list might be studied and recited in lessons of about fifty words each, discussing more fully the words which the teacher regards the more important. Then, for review, assign about ten of these words with each of the lessons following until the whole list has been covered again. From three to five minutes spent on this subject every day will serve to keep it constantly in mind, and it is only by constant and unremitting attention that The Right Word will suggest itself before the wrong one is used.

191. **A or an.**—The choice between these forms is determined by sound. Before a consonant sound *a* is used; before a vowel sound *an* is used. *A* should be repeated before a series of adjectives unless applied to only one thing; as, "*A* red and white cap" means only one cap. "*A* red and *a* white cap" means two caps, one red, the other white. *A* should be omitted in such expressions as, "What kind of *a* man is he?"

192. **Ability, capacity.**—*Capacity* implies a talent for planning or devising; *ability* gives the skill to execute. *Ability* denotes the active exercise of mental faculties; *capacity*, the receptive powers, and aptness at learning.

193. **Abundance** applies to quantity only. It should never be used in reference to numbers.

194. **Accept, except.**—*Accept* means to receive; *Except* means to exclude or omit. They are nearly opposite in meaning, and to use either word for the other is very careless.

195. **Accept of.**—Say 'Please accept this gift,' not "Please accept *of* this gift."

196. **Accident.**—Do not use *accident* to mean the injury caused by an accident; as, "Arnica cures *accidents*."

197. **Acknowledge, confess, avow.**—We *acknowledge* our debts; our slight faults, or errors. We *confess* our sins, or guilt, or crime. We *avow* our principles. We *confess* humbly; we *avow* proudly. "Confession of faith" means *acknowledgment* or *avowal*. In the time of the early Christians the word *confession* was not restricted as it is now.

198. **Accredit, credit.**—To *accredit* means 'to vest with authority;' to *credit* means 'to believe or to put to the credit of.'

199. **Address, direct.**—A letter is *addressed* at the beginning to the one who is to read it, but *directed* outside to the one who is to receive it. Packages are always *directed*, not addressed.

200. **Adhesion, adherence.**—*Adhesion* applies to material things; as, The *adhesion* of chalk to a blackboard. *Adherence* pertains to principles; as, *adherence* to a particular faith or doctrine.

201. **Adjective, location of.**—An adjective should be so located as to modify the word intended. Say 'A cup of good coffee,' not "A good cup of coffee."

202. **Ad libitum, ad infinitum, sine die,** and a few other foreign phrases have become so common in English as not to sound pedantic, but it is generally best to avoid the use of foreign words unless no suitable equivalent can be found in English. Macaulay told the editor of the *Edinburg Review* that the English language was large enough to hold all he had to say.

203. **Adopt, take, decide upon.**—Do not say "What course will you adopt?" say *take* or *decide upon*.

204. **Affect, effect.**—*Affect* is a verb, and means to act upon; to cause a change; as, "The use of tobacco will *affect* his health." *Effect*, as a noun, is the result of an action; the consequence of a certain cause. *Effect* is also used as a verb; as, "To *effect* an entrance." *Affect* is not used as a noun.

205. **Afraid**, an adjective, is often improperly used for the verb *fear*, in such sentences as "I am *afraid* that he is lost." Say, "I *fear* that he is lost."

206. **After** is superfluous before *having*; as, "*After* having seen him, we returned."

207. **After night**, means sometime the next day, and is often incorrectly used in referring to something done during the night. Say, 'At night,' or 'during the night.'

208. **Aggravate** means 'to add to or make heavier;' it should not be used for *irritate*, which means 'to anger or provoke.'

209. **Agreeable, agreeably**.—Say '*Agreeably* to my terms,' not *agreeable*.

210. **Aggregation, collection, compound, group, parcel, package, bunch**.—*Aggregation* is a broad term denoting a collection of the most unlike things; as, a house is an *aggregation* of brick, stone, lumber, glass, etc. A *compound* is a union of different elements into one mass possessing new properties; thus, Water is a *compound* of oxygen and hydrogen. *Group* denotes an assemblage of things, having some common characteristic; as, a *group* of trees; a *group* of islands, etc. *Package* and *bundle* refer to like or unlike things wrapped or bound together. Our language has a number of collective nouns, most of which have a special application. It is very important that a writer should know just which is the appropriate term to apply in each case. The following list embraces the most important examples:

Army—a body of men armed for war, or advancement of a cause.

Band—a company of persons united by common design; as, troops, robbers.

Bevy—a collection of quails, larks, or roes. May refer to ladies.

Brace—a pair or couple; as, of dogs, or ducks.

Bunch—a number of things of the same kind grouped naturally; as grapes; or artificially, as keys.

Clump—a group of scrubby trees or bushes.

Cluster—a number of things of the same kind growing or gathered together, or lying contiguous; as, grapes, islands, stars, people, bees.

Congregation—a number of people met for worship.

Constellation—a group of stars always seen together.

Covey—a brood or flock of birds, chiefly partridges and allied birds; also, girls.

Crowd—usually, but not necessarily, a large group of people.

Deck—a pack or set of playing cards.

Drove—a collection of animals, chiefly cattle, driven in a body.

Faculty—members of a profession. Body of teachers in a school.

File—persons or things one behind the other. Orderly collection of papers.

Fleet—a group of vessels engaged in the same business.

Flock—natural gathering of birds or animals. Christians under leader.

Galaxy—an assemblage of noted persons or things.

Gang—laborers under a boss. Criminal or unrespectable group; as, thieves.

- Grove**—a rather small group of trees without undergrowth.
Heap—a collection of things laid in a mass to form an elevation.
Herd—a number of large animals grouped together. Crowd of common people.
Hive—a swarm of bees. A teeming multitude.
Horde—loosely organized or unorganized group, usually in plural meaning great numbers.
Host—any great number; as, of men gathered for war; heavenly host.
Mob—a disorderly gathering of people.
Navy—an assemblage of vessels; usually refers to war vessels.
Orchard—a group of fruit trees.
Pack—a number of similar persons or things; as, of thieves, hounds, cards.
Pile—a mass of things heaped together or laid one on another.
Raft—a collection of logs, or the like, fastened together for conveyance.
Rank—Soldiers ranged side by side. People classed together; as captains.
Rick—a stack or pile, usually of straw, hay, or grain.
School—disciples or followers of a teacher. Group of fish in water.
Sheaf—a bundle of grain or straw.
Shoal—a great multitude assembled; used especially of fish.
Shock—assemblage of sheaves of grain set up in a field butt ends down.
Skein—a quantity of yarn, thread, or the like, put up in a sort of knot.
Span—a pair of animals usually matched in looks and driven together.
Stack—a more or less orderly pile, usually of hay, grain, or the like.
String—a series of things arranged on, or as if on, a thread; as, beads, thoughts.
Suit—a number of things used together to effect their purpose; as, clothes.
Suite—a retinue of servants. A connected series of objects; as, rooms.
Swarm—a large number of small animals, especially when in motion.
System—assemblage of objects united by regular interaction; as, railways.
Team—two or more animals hitched to a vehicle. A number of persons associated in any work; as, a football team.
Train—a number of persons, animals, or things arranged in a file; as, a camel train. A succession of connected things; as, a train of cars, or thoughts.
Tribe—a social group of a number of families descended from the same ancestors.
Troop—a collection of people. Soldiers collectively.
Tuft—small cluster of flexible, elongated parts or outgrowths; as, hair, or grass.
Twist—That which is formed by winding together parts; as, thread, tobacco.
Wisp—a handful; a small bunch of hay, straw, or the like.
Yoke—two animals yoked together.

211. **Ago, since.**—*Ago* refers to specified time in the past; as, "one hour ago;" "ten years ago." *Since* includes all the time subsequent to some past time or event; as, "I have been awake *since* the clock struck twelve." "No one has left the room *since* I came in." Avoid using *since* for *ago*; as, "The eclipse occurred two months *since*."

212. **Aint, haint, taint.**—*Aint* should never be used for 'is not,' *haint* for 'has not,' nor *taint* for 'it is not.'

213. **Alike** should not be coupled with *both*. To do so repeats the thought. Say 'They are alike,' not "They are both alike."

214. **All for each.**—Say 'He gave each of them a book,' not "He gave them *all* a book," unless only one book was given for all to use.

215. **All over.**—Say 'Over all the city,' not "All over the city."

216. **All, the whole.**—Use *all* in speaking of a multitude or collection by the individual parts; *the whole*, when it is spoken of as a body. Say 'Nearly *all* the people,' 'Nearly *the whole* society.'

217. **Alone, only.**—"That failure *alone* was enough to discourage him." "Of all the workmen, Mr. Jones *only* had the skill to grind fine tools correctly."

218. **Allow.**—Do not say "He allows he will go," but 'He *thinks* he will go.'

219. **Allude.**—To allude to a matter is to refer to it indirectly. This word is often misused for *speak* or *mention*.

220. **Alternative.**—When a choice is offered between *two* things, each one is the alternative of the other. Do not apply the word where more than *two* things are offered. If only one thing is offered, do not say "There is *no other alternative*." Say "There is *no alternative*." The word *alternative* implies *other*.

221. **Among, between.**—*Between* applies to two; *among*, to a greater number; as, 'He divided the apple *between* two boys, and the money *among* three girls.'

222. **Ancestry, posterity.**—*Ancestry* pertains to our forefathers; *posterity*, to our children. An old epitaph in England reads, "Here lies John Smith and all his *posterity* for fifty years *backwards*."

223. **Ancient, antiquated.**—*Ancient* is opposed to modern; as, *ancient* history; *ancient* landmarks; *ancient* institutions. *Antiquated* refers to style or fashion; as, *antiquated* furniture; *antiquated* costume.

224. **And.**—Do not use *and* for *to* as a sign of the infinitive mode. Say 'I will try to go,' not 'I will try *and* go.'" Avoid placing an adverb between the verb and "to," thus producing what is called the "split infinitive"; as, "I desire *to* heartily *encourage* you." Say, "I desire *to encourage* you heartily," or "I desire heartily *to encourage* you."

225. **Angry.**—You should say 'Angry *with* a person,' and 'at a thing.' *Mad* means insane.

226. **Answer, reply.**—We *answer* questions, and *reply* to charges or assertions. Say 'In *answer* (not *reply*) to your letter, etc.,' unless the letter is of an argumentative nature.

227. **Anticipate** is often misused for the simple term *expect* in such sentences as "Do you *anticipate* a large crowd tonight?" *Anticipate* means to 'forestall; to take beforehand;' as, 'He will anticipate and prevent such action.'

228. **Anxiety of mind.**—In such sentences as "Anxiety of mind is undermining his health," *of mind* is superfluous, since anxiety has reference to a state of the mind.

229. **Any** is superfluous in such expressions as "I am not hurt *any*."

230. **Anywhere, any place, somewhere, some place.**—*Anywhere* and *somewhere* are adverbs, and are used without a preposition; as, "I will meet you *somewhere*." *Place* is a noun and, therefore, requires a preposition to govern it; as, "I will meet you *at* any place," or, "*in* some place."

231. **Apparently, evidently, manifestly.**—*Apparently* is properly used in referring to that which seems, but may not be, real; *evidently*, to that which both seems and is real; *manifestly* is more forcible than *evidently*.

232. **Appear, seem.**—Use *appear* when speaking of that which affects the senses; especially the sight; as, "The house *appears* too high." "The background *appears* too light." Use *seem* for things which appeal to the mind; as, "His treatment *seems* harsh." "Her taste *seems* cultivated."

233. **Appreciate** is misused for rise or increase in value. *Appreciate* means 'to estimate justly.'

234. **Apt, liable, likely.**—*Apt* means 'quick,' and is applicable to persons; as, "The pupil is *apt* to learn." *Liable* means 'responsible, exposed to, or in danger of;' it is applicable to both persons and things and always refers to injury; as, "They are *liable* for the cost of the goods." "Tall trees are *liable* to be struck by lightning." "He is *liable* to get hurt." *Likely* means 'having probability,' 'giving reason to expect;' as, "He is *likely* to come again."

235. **A quarter of nine** (meaning 8:45 o'clock) is incorrect. Say, *a quarter to nine*.

236. **Artist, artisan.**—An *artist* is skilled in the fine arts. An *artisan* has mechanical skill. A portrait painter is an *artist*. A sign painter is an *artisan*, but he may also possess the taste and skill of an *artist*.

237. **Ascend up.**—In the sentence, "He ascended *up* the mountain," the word *up* should be omitted. It is superfluous.

238. **At** is superfluous in "Where is he *at*?"

239. **At all** is superfluous in such sentences as "We are not *at all* surprised at the outcome." Such expressions are sometimes allowable for emphasis.

240. **At, by.**—Sales *at* auction would indicate *where* goods are sold; *by* auction, *how* they are sold; the *manner* of selling.

241. **At length, at last.**—When reference is made to time, *at last* should be used; as, "*At last* we came to our journey's end." *At length* means 'in full,' or 'to a considerable extent;' as, "He wrote to me *at length* about the affair."

242. **Authoress, doctress, editress, poetess, etc.,** should not be used in speaking of women in these vocations. A poet is one who writes poetry; an editor, one who edits,—not a man, necessarily, but a person who edits.

243. **Avocation, vocation.**—A man's vocation is his business or calling; his avocation, the things which take him away from his regular work. A lawyer's *vocation* is the practice of law. If he goes fishing, that is, for the time, his *avocation*.

244. **Awful** means *frightful*, and is applicable to that which fills with awe. We may speak of an *awful* explosion, but should not say an *awful* boy. The most frequent misuse of *awful* is in the sense of *very*, which is an adverb. Thus, "He is an *awful* good boy." Our language has no good substitute for *very*.

245. **Back** is superfluous in such expressions as "They retreated *back*."

246. **Bad.**—Do not say "I have a *bad* cold." Say, 'A severe cold.' As colds are never good, we should not say they are bad.

247. **Badly.**—Do not say, "I wish very *badly* to do so." Use *very much*, or *greatly* instead.

248. **Balance** is incorrectly used for *remainder* or *rest* in such expressions as "The *balance* of the day." "Balance of an account" is correct.

249. **Barbarisms, solecisms, etc.**—For definition of these terms see page 60.

The following list contains words or phrases of this class, and which are not explained elsewhere in this chapter:

Forehanded	doctoring	systemize
secondhanded	giftly	musicianly
unknown	pronouncement	laundered
jag	write-ups	refereed
masher	hookey	innovate
tumble (to comprehend)	yellow journal	argufy
a steal	totaled	issuance
a defy	nervy	gumption
a scoop	munched	vamoose
a beat	whole lot	beat it
to suicide	spondulix	hereabouts
to suspicion	teethache	prof (for professor)
to burglarize	politish	bust (for burst)
to insurgé	discomposure	cheek by jowl

humans	vituperous	powerful sight
exam	awareness	to get wind of
chic	conduction	on the carpet
indecided	poetess	looking for trouble
enthuse	prosist	bagged their man
snide	dependable	peach on his pals
tote	dough	his cloak "balloons"
highfalutin	go to it	come across (for pay)
handmedown	cottoned	talking through his hat
flustrated	ruination	up against it

250. **Bashful, modest.**—*Bashful* means lacking in self-possession. One may be very *modest* without being *bashful* or diffident. These words are not synonymous as many suppose.

251. **Beat** is commonly misused for defeat; as, "He *beat* the other fellow on election day." Beat is also misused for *excelled* or *surpassed* in such expressions as "She *beat* all her classmates."

252.—**Beautifully** for **beautiful**.—Say 'She looked *beautiful*,' not 'beautifully.'

253. **Before, first.**—In the sentence "Before I go, I must *first* be paid," *first* should be omitted.

254. **Below** and **under** refer to place. They should not be used in the sense of *less* or *fewer*, referring to an amount or number. Say 'less than fifty,' or 'fewer than fifty.'

255. **Beside, besides.**—Beside is a preposition, meaning *place*; as, 'He stood beside me.' *Besides* is an adverb, meaning *in addition to*; as, 'There were two besides me.'

256. **Between, between each.**—Say 'between you and *me*,' not "between you and *I*." Also, 'between the houses,' not "between *each* of the houses." Each means 'one.'

257. **Big, large, great.**—*Big* refers to size and applies only to material things; *large* is a broader term, and *great* has a still wider application. Thus we may speak of a *great* success, a *great* scheme, a *great* advantage, a *great* evil, a *great* disturbance, a *great* character, a *great* thought or idea, or *great* piety,—for "greatness" covers not only physical things but mental and spiritual as well. It is correct to say "a *big* horse," "a *big* house," a *big* stone," but not "a *big* disappointment," "a *big* day," "a *big* fever," "a *big* strain on the nerves," etc.

258. **Boodle.**—This is slang for "bribe money."

259. **Both** is often misused for *each*; as, "An oak stood on both sides of the road." Say 'An oak stood on *each* side of the road.'

260. **Both, each, every.**—*Both* means two taken together, and not merely one of them at a time; as, 'Both were rich men.' *Each* means all of any number considered one by one; as, 'Each boy was a good ball player.' *Every* means all of any number considered as composing a group or class; as, 'Every pupil should have a dictionary and use it.'

261. **Boughten, purchased.**—*Boughten*, though still authorized by the dictionary, is nearly obsolete. Say "bought" or "purchased."

262. **Bound**, used as an adjective in the sense of *other, certain, or determined*, is incorrect; as, "He is bound to succeed." In the sense of redeeming a promise, *bound* is correct.

263. **Bountiful** should not be used for *plentiful, large, abundant*, etc., in such expressions as "a bountiful crop," "a bountiful supply." *Bountiful* refers to the source, not to the supply; as, "Up to the bountiful Giver of life."

264. **Bow Window.**—Say "bay window."

265. **Bring, fetch.**—*Bring* implies motion in one direction; *fetch*, in two directions. We may say 'Bring me the rake' or 'Go and bring me the rake;' or, in the latter case, we might say 'Fetch me the rake,' since *fetch* implies both going and bringing. Do not say "Go and *fetch* me the rake," in which sentence *go* would be superfluous.

266. **Bureau and naïve** (pronounced nah-eev), though foreign words, are completely naturalized.

267. **But for if.**—Say 'I should not wonder *if* that were the case,' not "*but* that were the case."

268. **But that.**—In the sentence "There can be no doubt but that he will succeed," *but* should be omitted. The same is true of *but what*.

269. **By and with.**—*With* is used instead of *by* before the instrument with which anything is done; as, "The note was signed *by* the maker *with* a gold pen." "The board was fastened *by* a carpenter *with* nails." There are many instances where either word is correct; as, "He entertained them *with* or *by* stories of his journey."

270. **Caboodle.**—Say "collection."

271.—**Calamity, misfortune.**—"The volcanic eruption in 1910 was a *calamity* to Messina." "The fire in the store was a *misfortune* to the merchant."

272.—**Calculate, reckon, think, believe.**—*Calculate* refers to the use of number; as, "John can *calculate* the contents of the tank." *Reckon* refers primarily to numbers, but its use is authorized for other things also; as, "The sailor *reckoned* his longitude." "The guest *reckoned* without his host." Where numbers are not involved, say "think," "judge," "believe." *Calculate* is incorrectly used in such sentences as "They *calculated* to go to New York."

273. **Came near.**—Do not use this expression in the sense of “almost”; as, “He *came near* failing in grammar.” Say, “He *almost* failed,” or “He *nearly* failed.”

274. **Can, may.**—*May* asks or grants permission; *can* has reference to ability. Say “May I borrow your book?” “You may go.” “I can come.” “*Can* I cross the bridge, or is it closed for repairs?” “*May* I cross the bridge, or is it against the rules?”

275. **Can not and cannot.**—When absolute inability is asserted, *cannot* is used; when mere unwillingness is meant, use *can not*. Examples: “I *cannot* hear as well as I did before.” “I *can not* tell a lie.”

276. **Captivate, capture.**—To *captivate* means to fascinate; to *capture*, to take prisoner.

277. **Casuality, speciality.**—There is no such word as *casuality*. Say “casualty.” *Speciality* is authorized, but “specialty” is the better form.

278. **Ceremonial, ceremonious.**—“It was a *ceremonial* service.” “He is a *ceremonious* man.”

279. **Champion** should not be used in the general sense of *support*. It should be used when one speaks of being “Champion of a cause.”

280. **Character** should be distinguished from *reputation*. *Character* is what a person is, and *reputation* is what he is supposed to be.

281. **Childish, childlike.**—Lincoln showed *childlike* simplicity of character. The aged and infirm often become *childish*.

282. **Chose, chosen.**—Say “He *chose* her in preference to others” and “She *has chosen* the red silk.”

283. **Cinch** means a strong girth for a saddle, and is used colloquially to mean “a tight grip,” “a sure thing.” It is considered slang and should be avoided in writing.

284. **Clarionet.**—Say “clarinet.”

285. **Clear** is superfluous in “I read the book *clear* through,” and other similar expressions.

286. **Come, came.**—Say “I *came* to town yesterday” and “I *have come* from Chicago to see you.”

287. **Commercial, mercantile.**—*Commercial* is a broader term than *mercantile*, as the latter includes only buying and selling, while the former embraces banking, manufacturing, shipping, and all forms of trade or business, and the laws and customs governing the same.

288. **Compare with, compare to, contrast.**—Two things are *compared* in order to show the points of resemblance and difference between them; they are *contrasted* in order to show the points of difference only. One thing is *compared* to another to show that the first is like the second; one

thing is *compared with* another to show their difference or similarity, especially their difference.

289. **Confiction.**—There is no such word. Say "conflict" for the noun. Used as a verb, "conflicts *with*" is correct.

290. **Consequence, importance.**—*Consequence* means a result. Say 'It is of no *importance*,' instead of 'It is of no consequence.'

291. **Consider** means to think seriously, and is incorrectly used for *think* or *regard* in such sentences as 'I consider him an honest man.'

292. **Contagion, infection, epidemic.**—Contagion denotes the transmission of disease by direct contact. *Infection* is without contact, as by breathing, etc. A disease is *epidemic* when a large number of people in the same locality are affected with it, and may be *contagious*, or *infectious*, or neither. Thus, "colds" and malaria may become *epidemic*, but are not contagious.

293. **Contemplate** should not be used for *intend* or *expect*. *Contemplate* means to consider, to meditate upon.

294. **Cotemporary.**—Say "contemporary."

295. **Contemptibly, contemptuously.**—One may act *contemptibly*, but speaks *contemptuously* of another.

296. **Continual, continuous.**—*Continual* is used of frequently repeated acts; as, 'Continual dropping wears a stone.' *Continuous*, of uninterrupted action; as, 'The continuous flow of a river.'

297. **Continue on.**—In such expressions as "He continued on thus," "He continued on his journey," *on* is superfluous. It is correct to use the *on* in such expressions as 'He continued on the road.'

298. **Corporal, corporeal.**—Both of these words refer to the body, but *corporal* applies to some infliction; as, *corporal* punishment. *Corporeal* refers to the whole bodily structure; as the *corporeal* frame.

299. **Correct.**—Do not modify correct; as, *perfectly* correct; *absolutely* correct; *more* correct. *Correct* does not admit of comparison.

300. **Council, Counsel.**—Council is always a noun, and means a meeting or assembly; as, a *council* of war; city *council*. *Counsel* may be a noun or a verb, and means advice, an adviser, or the act of advising; as, "I like thy *counsel*, well hast thou advised."—Shakespeare. "In friendship I *counsel* you."

301. **Couple of for two.**—Say '*two* books,' etc., but two things that are coupled or bound together are a couple; as 'A *couple* of cars.'

302. **Custom, habit.**—*Custom* refers to the usages of society, or things done by a great number of men; *habit* relates to things done by the individual; as, The *custom* of attending church may produce *habits* of piety.

303. **Dark complected.**—There is no such word as *complected*. Say *complexioned*, or “of a dark complexion.”

304. **Dead run**, in the expression “He started on a dead run,” means simply “He started on a run.”

305. **Deadly, deathly.**—*Deathly*, in the sense of resembling death, as ‘He was *deathly* pale,’ is preferable to *deadly*. Arsenic is a *deadly* poison.

306. **Deal.**—Say ‘A great deal’ in preference to “A good deal,” but *much* is better than either.

307. **Decided, decisive.**—A *decided* opinion is a strong one, though it may decide nothing; a *decisive* opinion settles the question at issue. A lawyer may have *decided* views on a case; the judgment of a court is *decisive*.

308. **Deny, refuse.**—We *deny* the truth of a proposition. We *refuse* aid. There are cases in which either word is correct.

309. **Depot** should not be used for *station*. *Depot* means a place for storing materials; *station* means a stopping or standing place.

310. **Depreciate, deprecate, diminish.**—*Depreciate* should not be used for *lessen* in quantity, but in value. *Deprecate* means to regret an evil. *Diminish* is to lessen in quantity.

311. **Deprecated, depreciated.**—“The man’s shameful conduct was *depreciated* by all good citizens.” “Mexico’s currency is greatly *depreciated*.”

312. **Deputize.**—Say “depute.”

313. **Detect, discriminate.**—To *detect* is to find out; to *discriminate* is to distinguish between.

314. **Did, done.**—Say ‘I *did* it,’ or ‘I *have done* it.’

315. **Die with.**—Persons die *of*, not *with* disease. The disease doesn’t die.

316. **Differ with, differ from**, are both correct. *Differ from* should be used when a mere courteous difference of opinion is meant; *differ with*, when there is a positive disagreement, especially when it leads to a quarrel.

317. **Different from** is preferable to *different to* or *different than*.

318. **Direful** is not a good word to use in such an expression as “direful results;” *dreadful*, *terrible*, and *woeful* express the idea intended by ‘direful.’ *Dire* is the correct form.

319. **Directly for as soon as.**—Say ‘*As soon as* he came, I told him,’ not “*directly* he came.”

320. **Disclose, discover.**—To *disclose* is to reveal; to *discover* is to find. We *disclose* a secret; we *discover* an island.

321. **Discommode, incommode.**—*Incommode* is the better form.

322. **Discover, invent.**—We *discover* what already existed, but remained unknown. We *invent* new combinations, methods, or means of application. Columbus *discovered* America. Guttenberg *invented* printing.

323. **Disposal, disposition.**—These words apply equally well to the distribution, arrangement, or control of material things; but *disposition* also applies to a state of mind; as, melancholy *disposition*; a *disposition* to fight. It also means tendency; as, plants have a *disposition* to grow upward.

324. **Disremember.**—Say *forget*, not “disremember.”

325. **Distinctly, distinctively.**—“He was *distinctly* heard.” “The plan was *distinctively* successful.”

326. **Don't, doesn't.**—*Don't* is a contraction of *do not*; *doesn't*, of *does not*. Think or speak the two words in full (*do not* or *does not*), to see if the verb agrees with the subject, and it is easy to decide which should be used.

327. **Double Comparisons.**—Both methods of comparison should not be used at the same time. Say ‘This was the *most unkind* cut of all,’ or ‘This was the *unkindest* cut of all,’ but not “This was the most unkindest cut of all.”

328. **Double negatives.**—Two negatives make an affirmative. To say “He does not know nothing,” means that he knows something. Say ‘He does not know anything,’ or ‘He knows nothing,’ if that is what you mean.

329. **Down** is superfluous in such expressions as “It dropped *down*,” “He fell *down*.”

330. **Drank, drunk.**—Say ‘He *drank* eagerly,’ ‘He *had drunk* three glasses of water.’

331. **Dreadful.**—Do not say you had a *dreadful* or *dreadfully* good time, nor “It is an *awfully* fine day.”

332. **Drouth.**—There is no such word. Say “drought.”

333. **Dry** should not be used for *thirsty*.

334. **Each other, one another.**—*Each other* applies to but two; *one another*, to a large number.

335. **Either alternative.**—‘He could take either alternative.’ *Alternative* implies a choice, *one* choice. *Either* implies two. Therefore, *either alternative* implies two alternatives, two choices, which is manifestly incorrect.

336. **Either, neither, and both.**—Each of these words applies to but *two* objects, although commonly misused by being applied to three or a greater number. *Either* means ‘one or the other;’ *both* means ‘one and the other;’ *neither* means ‘not one nor the other.’

337. **Electricute, Electrocute.**—*Electricute* is correct, the word being derived from *electricity*. “Electro-magnetic,” “electrolysis,” “electrode,” etc., are also correct, being derived from the Greek *electron*.

338. **Elegant, excellent.**—Use *elegant* only when referring to matters of grace and beauty or culture and social refinement. Say *elegant* manners; *elegant* style of composition; but *excellent* reputation; *excellent* cabbage.

339. **Emigrant, immigrant.**—These are correlative words, and have reference to the country *from* which, or *into* which the migration, or moving, is made. One who moves from France to make his home in America is called by the French an *emigrant*, but by the Americans he is called an *immigrant*.

340. **Empties.**—Instruction in geographies to the contrary, rivers do not “empty” into lakes or oceans; say *flow* or *pour*.

341. **Enclose, inclose.**—These two words are defined alike, and may be used with equal propriety. *Enclose* calls attention to the outside covering; *inclose* refers to the thing covered. Use either one, but *avoid changing from one to the other in the same connection*. Note, however, that the thing enclosed is always an *inclosure*.

342. **Enough, sufficient.**—*Enough* pertains to the appetite; *sufficient* to actual needs. “I have had *enough* to eat, but not *sufficient* money to pay my fare.” Children seldom have *enough*, but they usually have *sufficient*.

343. **Enthused.**—Some persons speak of being “enthused” over a matter, when they really mean that they are *aroused*, *stirred*, *excited*, or *inspired*.

344. **Equable, equitable.**—*Equable* means not varying or changing; as, an *equable* temper; *equable* feelings. *Equitable* means just, fair, impartial; as, an *equitable* distribution of an estate; an *equitable* decision; *equitable* man.

345. **Equally as well as.**—Equally is superfluous and should be omitted from such expressions as “This is equally as good as that.”

346. **Estimate, esteem.**—To *estimate* is ‘to judge the value of;’ to *esteem* is ‘to set a high value on,’ especially of persons.

347. **Etc., &c.**—These are both abbreviations of the Latin phrase, *et cetera*, meaning ‘and the rest.’ The sign, *&c.*, is read ‘and so forth’ and should be used only when the meaning is ‘and others like them;’ *etc.* should be read ‘et cetera,’ and used when the meaning is ‘and the rest,’ or ‘and other things not mentioned.’ Never repeat either of these abbreviations; as, *etc.*, *etc.*, or *&c.*, *&c.*

348. **Eventuated.**—Say “resulted.”

349. **Every**, in such sentences as “We have *every* confidence in him,” is misused for *entire* or *perfect*.

350. **Every thing, everything.**—*Every thing* means ‘each thing;’ but *everything* means ‘all taken together;’ as, ‘He paid the highest price for *every thing* he bought;’ ‘They sold *everything*.’

351. **Example, problem.**—An *example* is that which is to be followed or imitated; a *problem* is a question proposed for solution.

352. **Exceeds, excels.**—"She *excels* her sister in music." "The cost *exceeds* the amount appropriated."

353. **Exhume.**—Say "exhume."

354. **Existing, extant.**—That is *existing* which has existence; that is *extant* which has escaped the ravages of time, used chiefly in speaking of books, manuscripts, etc.

355. **Expect, suspect.**—I *expect* John here tonight. I *suspect* William deceived his teacher. *Expect* always refers to future. Do not say, "I *expect* John was hurt." *Expect* is often incorrectly used for *suppose*, *think*, *believe*.

356. **Expose, expound.**—To *expose* is to lay bare to view; to *expound* is to explain the meaning of.

357. **Extend.**—Say 'He showed me great courtesy,' not "He extended great courtesy to me."

358. **Extreme** should not be compared; as "more extreme," "most extreme."

359. **Fact, truth.**—*Fact* pertains to things past. Every *fact* is true, but not every *truth* is a *fact*. It is a *fact* that the sun rose yesterday morning, but it is not a *fact* that the sun will set this evening. "Electricity will induce magnetism" is a *truth*. All the propositions of mathematics are *truths*. They are *facts* only as actually applied to specific cases.

360. **Farther, further.**—Farther has reference to distance or extent; as, 'He could walk no *farther*.' Further means more; as, 'I have nothing *further* to say.' *Further* also means to advance; as, "He will *further* the project."

361. **Fire.**—It is correct to say "The hunter *fired* his gun;" "The soldier *fired* a cannon," because fire is used for that purpose; but it is absurd to say "The office boy *fired* a stone through the window," or "The manager *fired* the boy for his carelessness."

362. **First, last.**—Say 'The first four' not the "four first;" there can be but one 'first or one 'last.'

363. **Firstly, secondly**, and so forth, are often improperly used for *first*, *second*, and so forth.

364. **Fishy.**—Say "improbable."

365. **Fix for repair, arrange, and draw**, is improperly used in such expressions as "The lawyer will fix up the papers." "They fixed the machinery." *Fix* means 'to establish.'

366. **Fixity** is incorrect. Say *fixedness*.

367. **Fizzle.**—A better word is "failure."

368. **Flunk, cut.**—These are college terms to be avoided in business. Say “fail,” and “omit,” “leave out,” or “stay away from.”

369. **Foot for pay.**—When a man says he will foot the bill, he really promises to add it. What he meant to say was that he would *pay* the bill.

370. **For** should be omitted from such expressions as “He is worth more than you think *for*.”

371. **Forward** is superfluous in “They advanced *forward*,” say simply ‘They advanced.’

372. **Frightened**, may properly be used in ‘The locomotive frightened the horse,’ but it is incorrect to say “The horse frightened at the locomotive.”

373. **From** is superfluous before *hence, thence, whence*; as, “*From whence* does it come?”

374. **Full** is superfluous after *fill*; as, “It was filled *full* with apples.”

375. **Funeral obsequies** is as incorrect as “wedding marriage ceremony.” Use one of the words only, *funeral* or *obsequies*.

376. **Funny, strange, odd.**—Use *funny* only to indicate something humorous; as, a *funny* clown; a *funny* song. Do not say, “It is *funny* that Mary does not wear mourning for her father.”

377. **Furthermore, farthermore.**—Say “furthermore, furtherance.”

378. **Gent** is a vulgar contraction of the word *gentleman*, and should never be used.

379. **Get over** is incorrectly used for *recover from* in the phrase “to *get over* an illness.”

380. **Good** is often misused for *well*, in such sentences as “He writes good.” Say ‘He writes *well*.’

381. **Good music in attendance** should be ‘Good music will be *furnished* or *provided*.’

382. **Gospel** should not be used as an adjective; as, “gospel light,” “gospel truth.”

383. **Got** is superfluous after *have, has, and had*. Say simply ‘I have a dollar.’

384.—**Graduated, was graduated.**—Say “She *was graduated* last June.”

385. **Grand** is incorrectly used in such expressions as “It was a grand failure.”

386. **Gratuitous** is often misused for *unfounded, unreasonable, or unwarranted*, as “That is a gratuitous assumption.”

387. **Grow**, means to increase or pass from one state or condition to another, as ‘to grow light,’ ‘grow dark,’ ‘grow weary.’ What is large cannot properly be said to ‘grow’ smaller; use *become* instead.

388. **Guess** is a much misused word. Usually when people say they 'guess' this, that, or the other thing, they should say *suppose* or *believe*.

389. **Guilt, guile**.—"The prisoner's *guilt* was established by the testimony." "He was a man of sorrows in whom there was no *guile*."

390. **Had have**.—*Have* should never be used after *had*, though *had* may follow *have*. In "Had you *have* kept your promise," *have* should be omitted.

391. **Had ought**.—*Had* is superfluous in the sentence "He *had* ought to go." *Ought* is a defective verb, having no past participle, and so cannot be used with an auxiliary verb.

392. **Had rather, had better**, though common expressions, should be *would rather* and *might better*.

393. **Half**.—Say 'Cut it in *halves*,' or 'Cut it in *two*,' not "Cut it in half." There must be two halves.

394. **Handy, convenient**.—Use the word *handy* only in speaking of things that pertain to the hand; as a *handy* tool; but a *convenient* time.

395. **Hanged, hung**.—The murderer was *hanged* on the gallows. The coat was *hung* in the wardrobe.

396. **Happify**.—There is no such word.

397. **Hardly, scarcely**.—*Hardly* has reference to degree; *scarcely*, to quantity. Say 'They have *scarcely* enough for their own use;' 'He is *hardly* able to walk yet.' *Don't* and *can't* should not be used with *hardly*.

398. **Haste, hurry**.—*Haste* means speed, but *hurry* adds to this the idea of confusion. It is often well to be in *haste*, but never in a *hurry*.

399. **Head over heels**, in the expression "He is head over heels in work," means nothing unusual, as intended, because that is the proper position for a person to work.

400. **Healthy, healthful, wholesome**.—We may speak of a *healthy* or unhealthy person, and of a *healthful* climate. *Wholesome* is applicable to food, water, air, etc.

401. **Heap** should not be used for *very*, or a *great deal*, as in "A heap of work."

402. **Hearty**.—Say 'He ate *heartily*' not "He ate a *hearty* meal." It is the eater not the meal that is hearty.

403. **Heft**.—Say "weight" for a noun; "lift" for a verb.

404. **Height, "heighth"**.—Say 'The tree is fifty feet in *height*' (pronounced h-i-t-e). There is no such word as "heighth."

405. **Help** should not be used for *avoid* or *keep from*; as, "I could not help laughing at him."

406. **Hence, thence, whence**.—The word "from" is superfluous with any of these words. Do not say *from hence*, *from thence*, etc.

407. **Here** and **there** are incorrectly used after *this* and *that*. In the sentence "This *here* book is better than that *there* one," omit *here* and *there*.

408. **Hope**.—Do not use this word transitively; "We may hope the blessing of God." Say "hope for," etc.

409. **Horrid, unpleasant**.—Horrid means dreadful, hideous, shocking, and should be used only when speaking of that which is *very offensive*. *Unpleasant* is the milder term.

410. **House, home**.—A *house* is a building. *Home* means 'The abiding place of the affections;' it may or may not be in a house.

411. **How for what**.—If you do not understand a remark, say "I beg your pardon," or "Excuse me, sir." *What* gives the sense required, but is not polite. *How* means nothing at all, in this connection. Dr. Oliver Wendell Holmes said, "The two signs of ignorance of cultured society are, that a man eats with his knife, and says '*haow?*'"

412. **How do you do?**—Is criticized by some authorities as incorrect for an inquiry regarding a person's health. It is really asking how the person addressed does something. These authorities would say 'How are you?' Other eminent writers do not object to the use of "How do you do?"

413. **Human, humane**.—*Human* denotes what pertains to man, as 'human sacrifices;' *humane* means compassionate.

414. **Hunk**.—Say "a large piece." "Chunk" is a correct word.

415. **I thought to myself**.—In this expression 'to myself' is absurdly superfluous, because this is the only way one can think.

416. **If I was him** should be 'If I were he.'

417. **Illy** is authorized, but the best writers use *ill* for both adjective and adverb; as, "He was *ill* able to bear the loss."

418. **Immense**, is improperly used in such expressions as 'immense reductions,' 'immense discounts,' etc. *Immense* really means 'unlimited.'

419. **Implicate, involve**.—*Implicate* is used in a bad sense, in "He was *implicated* in a disgraceful plot." *Involve* does not carry with it any such unfavorable meaning.

420. **In** should not be used for *into*. When entrance is denoted, use *into*.

421. **Inaugurate**, is often improperly used for *adopt, begin, open, install, establish*. We adopt measures; we begin, open, or establish a business; install pastors; inaugurate presidents, governors, mayors.

422. **Individual, person**.—When speaking of human beings *person* is generally a better word to use than *individual*, as the latter applies also to animals and inanimate things. *Person* also has special reference to the human body; as, the care of the *person*. *Individual* may be used to express intentional disrespect, as if unwilling to dignify that one with the word "person."

423. **Ingenious, ingenuous.**—"The inventor exhibited an *ingenious* device." "His honesty and frankness bespoke an *ingenuous* character."

424. **Ingrediences.**—Say ingredients.

425.—**Initiate**, is often spoken or written when *begin* is the word that should be used.

426. **In our midst**, is an abused expression, for the reason that *midst* means nearly the same as *middle*; say 'with us' or 'among us.'

427. **Inquire, investigate.**—To inquire is 'to ask for information;' to *investigate* is 'to make a thorough examination.'

428. **In so far as.**—In such expressions as 'In so far as our knowledge goes,' *in* should be omitted.

429. **Invite for invitation.**—*Invite* is not used as a noun. Say *invitation*.

430. **Is being** is severely criticised by some writers. In such expressions as "The house is being built," such critics would say, "The house is building." Since the word "being" is the auxiliary necessary to denote passive voice in the progressive form, it would seem proper to employ that word whenever the sense indicates that the subject is *acted upon*, and that the action is *now in progress*. Surely the house is not building itself, but is *being* built by the workmen. If men are cleaning the street, the street *is being* cleaned. Our critics would say "The street is cleaning." We think their criticism is not well founded.

431. **Isn't but.**—Say "There *is but* one there," not "There *isn't but* one there."

432. **Its, it is.**—*Its* should be distinguished from *it's*; the latter is a contraction of *it is*, though *'tis* is the authorized contraction.

433. **It, what.**—Instead of "It is true what he says," say "What he says is true."

434. **Kelter.**—Say "proper condition."

435. **Kid.**—Say "a young child."

436. **Lady for wife.**—Say 'Mr. — and *wife*,' instead of "Mr. — and lady."

437. **Last, latter.**—Where only two things are considered say *latter*, not *last*.

438. **Lay, lie.**—*Lay* is a *transitive* verb, and should never be used without an object; as, "John will not *lay* this *carpet*." William may *lay* his *book* on my desk." The principal parts of *lay* are *lay*, *laid*, *laid*. *Lie* is an *intransitive* verb, and therefore requires no object; as, "The sheep *lie* still." "The tree *lies* where it falls." The principal parts of *lie* are *lie*, *lay*, *lain*. The misuse of the word *lay* for *lie*, grows out of the fact that the present tense of one verb is just like the past tense of the other; viz., "lay". Remember

that *lay* in present or future tense always requires an object. Otherwise *lie* is correct, if in the present tense. Thus, "John stands but William *lies*." "William *lay* there yesterday, and *has lain* there often before."

439. **Learn, teach.**—*Learn* means 'to acquire knowledge;' *teach* means 'to impart knowledge;' hence it is incorrect to say "He *learned* me to write," or "I will *learn* you better."

440. **Least.**—In the sentence "Of two evils choose the least," say 'the less.'

441. **Leave** is incorrectly used in "I shall leave this morning." Leave what? If any thing or place, name it. If you mean 'go away,' say 'I shall *go away* this morning.'

442. **Length, Long.**—*Length* is used chiefly of discourses or writings, and implies tediousness; *long* is used of anything that has length.

443. **Lengthways, sideways, etc.**—The better form for these words is *lengthwise, sidewise, endwise, crosswise, etc.*

444. **Leniency.**—Say "*lenity*."

445. **Less, fewer, smaller.**—*Less* refers to quantity or size; *fewer*, to number; as, 'I have *less* money than he has, but he has *fewer* friends than I have.' *Smaller* refers to size only.

446. **Liable, likely.**—Never use *liable* unless the intention is used to express *injury*; as, "The firemen are *liable* to be hurt by falling walls." A witness once testified that he bought lottery tickets because he thought he would be *liable* to draw a prize.

447. **Like** is a preposition, and should not be used as a conjunction. Say, "He looks *like* you," not "He looks *like* you do." If it is desired to use a conjunction to make the comparison more formal use "*as*." Thus, "He walks *like* me;" or, "He walks *as* I do."

448. **Likewise, also.**—*Likewise*, which means 'in like manner,' is often misused for *also*. *Also* classes together things or qualities; *likewise* couples actions or states of being.

449. **Loan, lend.**—*Loan* is a noun, and should never be used for the verb *lend*. Say "*Lend* me your umbrella;" not "*Loan* me your umbrella," nor "*Lend* me the *loan* of your umbrella."

450. **Locate, find.**—*Locate* means to place in a particular position, or to designate the position of, as of a new building; it does not mean to *find*.

451. **Long.**—Do not use *long* as a noun; as, "He was gone for *long*." Say "for a *long time*."

452. **Look** is used as a copulative verb, and should, therefore, ~~take~~ take an adjective after it, not an adverb. Say "The car looks strong," "The man looks bad" (not "badly").

453. **Loud, gaudy.**—Do not use *loud* for *gaudy*; as, "He wore *loud* clothes.'

454. **Love and like.**—These words should not be used indiscriminately. *Love* implies affection. We may *like* peaches, flowers, to hear someone sing, etc., but we should not speak of *loving* such things.

455. **Luxuriant, luxurious.**—*Luxuriant* means abundant in growth; as *luxuriant* hair; a *luxuriant* garden. *Luxurious* pertains to expensive rarities to please the senses; as, *luxurious* furniture.

456. **Luxury, luxuriance.**—"The rich can live in *luxury*." "The poor who visit the parks may enjoy the *luxuriance* of the foliage."

457. **Majority.**—This word is applicable only to persons. "The *majority* of the time" is incorrect; rather say *the greater part* or *more than half* instead of 'majority.'

458. **Majority, plurality.**—For a candidate to have a *majority*, he must have more than half of all the votes cast. If there are more than two candidates the winner's *majority* is his excess over all the others. His *plurality* is his excess over the next highest. *Majority* is applicable only to persons.

459. **Many, much.**—*Many* refers to number; *much* to quantity. Thus, "You may have too *many* horses, but not too *much* oats."

460. **Meant to have said.**—Say "I *meant* to say;" "I *meant* to write;" "I *meant* to go," not "I *meant* to have written;" "I *meant* to have gone;" etc.

461. **Memorandum.**—The English plural, *memorandums* is now taking the place of the Latin plural *memoranda*.

462. **Mighty** is a much misused word in such sentences as "I am mighty glad to see you."

463. **Militate with** should be *militate against*.

464. **Mind** should not be used for *remember*; as, "Do you *mind* the time?"

465. **Missionate**, to act as a missionary, is used in sermons, and in the *Missionary Herald*. There is no such word.

466. **Mistaken.**—In the sentence "You are mistaken," say *mistake*, or *in error*, or *incorrect*. The prefix 'mis' means wrong or bad; as *misuse*, *mislead*, etc. Therefore *mistaken* really means 'wrongly taken.'

467. **Monogram, monograph.**—A *monogram* is a design of two or more letters interwoven. A *monograph* is a written description of some one object or event. These words should never be interchanged.

468. **Moonshiny.**—Say "moonlight."

469. **More than you think for.**—Omit *for*. Say, He learned *more than you think*, Her voice is better than you *think*.

470. **Most for almost.**—In such sentences as “I saw him *most* every day,” *most* is incorrectly used for *almost*.

471. **Most for very.**—Say ‘It is a *very* (not *most*) melancholy fact.’

472. **Muffish.**—Usually “awkward” is better.

473. **Mutual, common.**—*Mutual* applies to *two* persons who have a reciprocal relationship; as, *mutual* friends; a *mutual* aversion. John and James may be *mutual* friends; that is, each is a friend of the other; but William, who is a friend of both John and James, is not their *mutual* friend, but their *common* friend. “Mutual reciprocity” is a tautological expression, as both words signify the same thing.

474. **Natty.**—“Spruce” is better.

475. **Near.**—*Near* pertains to distance and means “not far.” It is fast coming into use as a compound with other words, as, “He is a *near-musician*,” meaning, “not quite.” In this sense *near* is opposed to *real*; as, “statesmen *real* and *near*.” This use of *near* originated only recently as slang, and does not yet appear in the dictionary; but reputable speakers and magazine writers have seized upon it as though it filled a long-felt want, and this use of the word bids fair soon to become fully established.

476. **Near for nearly.**—Say ‘It is not *nearly* so nice’ instead of “It is not *near* so nice.”

477.—**Negatives.**—Two negatives make an affirmative; as, “I don’t want no coffee,” means I want some coffee. Say, ‘I don’t want any coffee,’ or ‘I want no coffee.’

478. **Neglect, negligence.**—*Neglect* means the omission of an act of duty. *Negligence* is the *habit* of neglecting.

479. **Never, not for.**—Say ‘He was *not for* an instant diverted,’ instead of “never an instant.”

480. **Never, whenever.**—Say ‘I never fail to read *when* (not whenever) I can get a book.’

481. **New.**—Say ‘a pair of *new* boots (not a *new pair* of boots).’ This illustrates the misplacing of adjectives. They should be just before the word they modify.

482. **New beginner** should be *beginner* only. *New* is superfluous.

483. **New, novel.**—That is *new* which is not old; that is *novel*, which is both new and strange.

484. **Nice** means exact or precise. Say “A *nice* fit,” or “a *nice* distinction,” but not “a *nice* color” or “a *nice* day.”

485. **Nobody else.**—In the phrase “There was *nobody else* but him,” omit the ‘else.’

486. **Noise, sound.**—“The cars make a disagreeable *noise* when passing.” “The piano gives forth a musical *sound*.”

487. **None** is singular, meaning *no one*, but may be used in a plural sense; as, "*None of us were present.*" Of course, "*None of us was present*" is also correct.

488. **Noted, notorious.**—These words convey nearly the same idea, but *notorious* applies usually in an unfavorable sense. Thus, we speak of a *noted* author, but a *notorious* thief.

489. **Notice.**—Say 'I shall *mention* (not *notice*) a few facts.'

490. **Notwithstanding for although.**—Say '*Although* (not *notwithstanding*) they fought bravely, they were defeated.'

491. **Noways.**—The better form is "nowise."

492. **Numerous for many.**—Speak of your '*many* (not *numerous*) friends.'

493. **O and oh.**—Use *O* for direct address; as, "How long, *O* Lord, how long!" Use *oh* for expression of emotion where there is no direct address; as "Oh, what a beautiful scene!" The exclamation point may be used after *oh* also, to intensify the emotion.

494. **Observation, observance.**—"The *observation* of an unfavorable symptom caused the better *observance* of the rules of the hospital."

495. **Observe** is often incorrectly used for *say*. *Observe* means 'to keep carefully, to heed.'

496. **Obvious, evident.**—That is *obvious* which is plain to the sight. We must reason about the proof before declaring anything *evident*.

497. **Of** is sometimes incorrectly used for *have* after *might*, *could*, *would*, *should*, or *ought to*, as "You *might of* gone with us."

498. **Of** is superfluous after *admit*, *accept*, *recollect*, and *remember*, as "The case was too plain to *admit of* doubt."

499. **Of all others.**—Such sentences as "This habit is *of all others* the hardest to break up," are incorrect because a thing cannot be one of all others.

500. **Of any.**—Say "This is better than any other." Not "This is the best *of any*."

501. **Offish.**—Better say "shy."

502. **Older, elder.**—Use *older* in speaking of animals or things; as, the *older* horse; an *older* house. Use *elder* when referring to persons, especially when honor or dignity is to be implied; as, The *elder* brother. *Elder* is also a title of office in some churches; as, "*Elder* Williams administered the Sacrament." *Older* may also be applied to persons; as, "he will know better when he is *older*;" but *elder* should never be applied to animals or things.

503. **On** is superfluous in 'continue on;' *continue* includes the idea of *on*,

504. **Onto.**—It is usually better to say *on* or *upon*,

505. **On every hand.**—Instead of this, say *on each hand, on either hand, on both hands, or on every side.*

506. **On, upon,** in many connections are interchangeable; in others, not. *On* means merely 'over or resting on a thing;' *upon* conveys the idea of motion, as 'The boy climbed *upon* the wagon;' 'He rode *on* the wagon.'

507. **Ought, aught.**—Say 'For *ought* (not *ought*) I know.' *Aught* means anything; *ought* implies obligation. Say 'I *ought* to go,' not, "I *had ought* to go."

508. **Oral, verbal.**—Oral means spoken, not written; as, *oral* contract; *oral* testimony. *Verbal* means expressed in words, either written or spoken. It is incorrect to say "*verbal* contract," meaning a contract that is not written.

509. **Over.**—Say 'I went *across* (not *over*) the bridge.' A bird may fly 'over' a bridge.

510. **Over, above,** like *below* and *under*, have reference to place. They are often incorrectly used for *more than*. Do not say "He lives *above* a mile away," nor, "The coat cost *over* ten dollars." Say, "There were *more than* fifty present."

511. **Overflowed, overflowed.**—*Flown* is a form of the verb *fly*; *flowed*, of the verb *flow*. "The river has *overflowed* the country" should be 'The river has *overflowed* the country.'

512. **Own** means to possess and should not be used for *admit*, or *confess*, as "I *own* he was right." Say 'I *confess* he was right.'

513. **Pants.**—Say "Pantaloons," or "trousers."

514. **Partake for eat.**—*Partake* means to take a part, and is often misused for the simple word *eat*; as "He *partook* of his breakfast in silence."

515. **Partially for partly.**—When anything is done in part, it is *partly* (not *partially*) done.

516. **Particle** means the smallest possible part of a material substance; as "a *particle* of dust." Do not say "I did not get a *particle* of rest last night." *Any* is the word to use.

517. **Partition, petition.**—A *partition* means a division; as, a wall between two rooms. *Petition* means a formal request; a prayer; as, a *petition* to the city council. Both words are also used as verbs. In law, a request to divide an estate is a *petition* for *partition*.

518. **Party for person, man or woman.**—Party means a number of persons, or one person who takes part with others in anything of a legal nature. We may speak of a man's being '*party* to a crime,' or of his being 'one of the *parties* to a contract,' but do not say "the *party* who called on me."

519. **Past** is often incorrectly used for *by*, as "I went *past* his house." *Past* may be used when there is no object; as 'The bullets whistled *past*.'

520. **Patrons for customers.**—*Patron* means 'one who supports, favors, protects, or gives aid to another.' This word should not be used for *customers*, as is quite common in this country.

521. **Pell-mell and hurry-scurry** imply a crowd, and should never be applied to one person. Do not say, "He rushed out of the house *pell-mell*." "He ran *hurry-scurry* down the street."

522. **People for persons.**—*People* means a body of persons taken collectively, a nation. Say, 'A great many *persons* (not *people*) were there.'

523. **Peradventure, perhaps.**—*Peradventure* sounds affected, except in poetry. Say *perhaps*.

524. **Perambulate** is often misused for *walk* or *stroll*, by those who have a fondness for big words to express little ideas.

525. **Persuade, advise.**—To *persuade* is 'to induce;' to *advise* is 'to give counsel or information.'

526. **Plenty** is incorrectly used for *plentiful*, in such sentences as "Peaches are *plenty* this year."

527. **Plenty, many.**—*Plenty* means an abundance and applies to quantity in bulk, but not in numbers; as, *plenty* of wheat, or *plenty* of water; but not *plenty* of men. One author says "Plenty of the gang told me;" also, "Abundance of boys were there." Say *many* or *enough*.

528. **Pocket-handkerchief.**—The word *pocket* is superfluous, just as 'hand' is in 'neck-handkerchief.' The latter should be *neck-kerchief*.

529. **Political Nicknames.**—The stress of excitement in politics gives rise to some transient words which partake of the nature of slang, and yet seem to be required temporarily to meet the emergency of the times. A few of these are, "Standpatters," "insurgents," "silverites," "gold bugs," "reconcentrado," "radicals," "conservatives." Avoid all such words in business correspondence.

530. *Politics is singular; as, "Politics is one thing and patriotism quite another."*

531. **Portion for part.**—Do not say "a portion of the time" or "a portion of the city;" *part* is the word to use. A portion is a part set aside for a special purpose, or to be considered by itself.

532. **Post for inform.**—Say 'You should *inform* (not *post*) yourself on that point.' You *post* the ledger,' or you "*post* a letter."

533. **Powerful weak.**—"He was *powerful weak* after his long sickness." This seems to mean a strong weakness; better say *very*.

534. **Practical, practicable.**—Say a *practical* man; a *practical* understanding; *practical* skill; a *practical* book. *Practicable* should be used when considering the means or proposed methods of putting some idea into prac-

tice; as, a *practicable* plan; a *practicable* solution of the difficulty. Also, *practicable* roads, *practicable* weapons, etc., meaning capable of being used in a practical manner.

535. **Predict, predicate.**—*Predict* means to foretell; as, "We *predicted* his election." *Predicate* as a verb, means to assert one thing of another; as, "My charges were *predicated* on the strength of his admissions."

536. **Preface, foreword.**—*Preface*, though a foreign word, is completely naturalized and means the same as foreword.

537. **Preventive, preventative.**—*Preventive* means that which will *prevent*. There is no such word as *preventative*.

538. **Previous, previously.**—Say 'He wrote me *previously* (not *previous*) to his going.'

539. **Prominent, eminent.**—*Prominent* means conspicuous; *eminent* means 'distinguished in rank or character.'

540. **Promise for assure.**—Say 'I *assure* (not *promise*) you that he will do the right thing.'

541. **Propose, purpose.**—*Propose* means to offer for consideration; as, "I *propose* a compromise." *Purpose*, as a verb, means to intend; as, "I *purpose* to write a book." If I *propose* to write a book I must make that proposition to some one. I may *purpose* to write a book, and yet not say anything about it.

542. **Proposition.**—This word is misused in such expressions as "That man is a hard *proposition*." "This task is a harder *proposition* than I expected."

543. **Prospects of the future.**—"Of the future" is superfluous.

544. **Proven for Proved.**—We might as well say 'loven;,' as, "Ephraim has *proven* that he has *loven* Susan."

545. **Quantity, number.**—*Quantity* has reference to that which may be weighed or measured; *number* to that which is counted.

546. **Quite a few, quite a little.**—The word *quite* is superfluous in such expressions as "We have *quite* a few of them."

547. **Raise, lower.**—These words are incorrectly used in such sentences as "He has *raised* the rent," "They *lowered* his wages." Say *increased* or *diminished*.

548. **Raise, rise.**—There is the same difference between these words as between "lay" and "lie," or "set" and "sit." *Raise* requires an object; as, "It is polite to *raise* your hat when greeting a lady." Do not say "raise up." Say "rise up", or simply "rise."

549. **Rarely, ever.**—Say "rarely if ever," "seldom if ever," or "seldom or never."

550. **Real, very.**—Do not use *real* for *very* or *really* as an intensive. Say "I am *very* glad," "I am *really* sorry;" not "I am *real* glad, *real* sorry, *real* hungry, etc."

551. **Recollect, remember.**—These words are not synonymous. We may be able to recollect (re-collect) what we do not at the moment remember. Say, "I do not remember" and "I cannot recollect when it happened."

552. **Recommend** is incorrectly used for *advise*, *suggest*, or *request*, in such sentences as "The committee *recommends* it."

553. **Relations, relatives.**—*Relation* is a very broad term, and should not be used in speaking of kindred. Everything has *some* relation to *everything* else. In speaking of kindred, say *relatives*.

554. **Remove** should not be used as a noun, as in "a long remove."

555. **Remunerate, reimburse.**—*Remunerate* means 'to pay, to reward;' *reimburse*, 'to pay back, to restore.' We *remunerate* a man for services rendered, or *reimburse* him for expenses he has incurred for us.

556. **Rendition, rendering.**—Say "Her *rendering* of the poem was warmly applauded."

557. **Repulse, repel.**—*Repulse* usually implies hostility; *repel* is a military term. We *repulse* an enemy or an assailant; we *repel* an officious person.

558. **Reputable for respectable.**—One's *reputation* may be either good or bad, hence, to say of a man that he is a *reputable* person is very indefinite.

559. **Respectfully, respectively.**—"Awaiting your further favors, I remain, *Yours respectfully*." A tall man and a blonde woman wearing a black hat and a red shawl *respectively*."

560. **Resurrect, resurrected.**—Do not use this word as a transitive verb; it is a sacrilegious distortion of the idea of resurrection. *Resurrection* is a noun, meaning a rising again from the dead. There should be no verb *resurrect* formed from the noun *resurrection*.

561. **Retire** has a clear meaning, and well defined uses, not one of which is the sense of 'going to bed.' If you are going to bed, say so.

562. **Return back.**—Say 'After a week's absence he *returned* (not *returned back*).'

563. **Right.**—Do not use this word in the sense of ought. Say, "You ought to have helped him," not "You had a *right* to help him (if intended to mean the same)." It is correct to say "Keep *right* on," "Go *right* up stairs," "Look *right* ahead," "Stand *right* over the mark."

564. **Right, wrong.**—In the sentences, "That is *very* right," "That is *very* wrong," omit 'very.'

565. **Rily.**—The correct word is "roily."

566. **Round, around.**—*Round* is an adjective; as, a *round* house; a *round* plate. It is also used as a noun; as, "The top *round* of the ladder." *Around*

is a preposition; as, *around* the house, *around* the world. Avoid using *round* as a preposition.

567. **Round, square, straight.**—These words should not be compared. If a thing is round it cannot be any “rounder,” or if it is square it cannot be “more square.” One thing may be ‘more nearly round’ than another if neither of them is round.

568. **Run into the ground.**—Say “to overdo.”

569. **Rustic, rural, pastoral.**—*Rustic* means plain or simple, and applies to manners, dress, etc. “She had a *rustic*, woodland air.” *Rural* applies in a broader sense to everything connected with country life; as, *rural* economy, *rural* scenery, *rural* customs. *Pastoral* applies to anything peculiar to the life of a shepherd; as, *pastoral* care.

570. **Same** is superfluous in “He is the *same* man I saw yesterday,” and similar sentences.

571. **Scissors, snuffers, tongs, trousers, etc.,** denoting articles which are paired or coupled, are plural and take a plural verb. Say ‘The scissors *are* (not *is*) dull.’

572. **See** for **saw** or **have seen.**—Say ‘I *saw* him’, or ‘I *have seen* him.’

573. **Section** is often misused for *part, region, neighborhood, vicinity.*

574. **Seedy.**—Say “shabby.”

575. **Seldom** or **ever** (or **never**).—This phrase should be ‘seldom, if ever.’

576. **Set, sit.**—*Set* is a *transitive* verb and requires an object; as, “John may *set* the *chair* against the wall.” Principal parts are *Set, set, set*,—the same for all tenses. *Sit* is *intransitive*, requires no object, and should be used whenever no object is expressed; as, “I will *sit* here.” Principal parts are *Sit, sat, sat*. “James stands while John *sits* beside him. John *sat* there yesterday, and *has sat* there often before.” “He *will sit* there tomorrow if present.” “James may now *set* a stake in line with the stakes which John *set* yesterday.” “Henry *has set* a stone at the corner, and *will set* another tomorrow.”

577. **Settle** is often misused for *pay*, in speaking of accounts.

578. **Shall, will.**—To represent simple futurity, *shall* is used in the first person, and *will* in the second and third; as, “I *shall* drown; nobody *will* help me.” To represent determination, *will* is used in the first person, and *shall* in the second and third; but in this case, these words are also emphasized; as, “I *will* drown; nobody *shall* help me.”

579. **Shine.**—“Take a fancy” is better than “take a shine.”

580. **Sidehill.**—The better form is *hillside*.

581. **Since** for **ago.**—Say ‘He visited us about two weeks *ago* (not *since*).’

582. **Snigger.**—The better form of this word is “snicker,” meaning a suppressed laugh.

583. **So.**—After a negative use *so* instead of *as*; thus, “We are not *so* happy *as* we seem.”

584. **Some** for **somewhat.**—Say ‘I am *somewhat* (not *some*) tired.’

585. **Some time** and **sometime.**—In writing of an indefinite time, use *sometime*, but of a length of time, use *some time*; as, ‘I will tell you about it *sometime*.’ ‘It will take *some time* to finish.’

586. **Sooner** for **rather.**—Say ‘I would *rather* (not *sooner*) go than not.’

587. **Spake, spoke.**—*Spake* sounds affected except in poetry.

588. **Splendid.**—This word means possessing or displaying splendor; shining; being brilliant; hence, it is proper to speak of ‘a splendid sunset,’ ‘a splendid diamond,’ but incorrect to speak of ‘a splendid cup of coffee,’ ‘a splendid apple,’ or to say that anything is done splendidly. To say “perfectly splendid” is still worse.

589. **Splurge.**—Say “a great display.”

590. **State** for **say.**—If a man merely says a thing, let us say that he *says* it, and not use the word “state.”

591. **Stationary, stationery.**—*Stationary* means standing still; as a *stationary* engine—one which does not travel about. *Stationery* refers to pens, ink, paper, etc. These things were formerly sold by a stationer who occupied a *station* or stall in a market house. There is no danger of confusion in the meaning of these words, but the spelling should be watched carefully.

592. **Stop** and **stay.**—*Stop* means ‘to halt, quit going;’ *stay*, ‘to remain at a place for a length of time.’ A train may *stop* at each station, but the length of time it *stays* will probably vary. Do not speak of stopping at a hotel for several days or weeks. *Stop* is instantaneous; *stay* may continue indefinitely.

593. **Such a** for **so** is a common error. Say ‘I never saw so large an apple.’

594. **Such another** should be transposed. Say *another such*.

595. **Sundown.**—The better form is *sunset*.

596. **Sure and certain.**—These words should not be used together, for when so used one or the other is superfluous. *Sure* is compounded with other words; as, *sure-footed*. *Certain* is not so used.

597. **Swell.**—Do not use this word as an adjective; as, “A *swell* dinner.” For a noun say, “A showy person.” “A *swell* on the sea,” is correct.

598. **Table-board**, if not incorrect, is a droll combination of words, for ‘board’ and ‘table’ in this sense mean practically the same.

599. **Take** is incorrectly used for *charge* after ‘how much’ in such ex-

pressions as "How much will you *take*?" It is misused for *lead* or *direct* in such sentences as "This road will *take* you to town."

600. **Talk for speak.**—Say 'He *speaks* (not *talks*) German.'

601. **Tastefully** is better than *tastily*; as, She was *tastefully* dressed.

602. **Team, span.**—Two horses driven together make a *span*. Two or *more* horses constitute a *team*; but the word "team" or "span" does not include the vehicle. "One-horse *team*" is incorrect. *Team* also applies to men; as, "football team."

603. **Teaspoonfuls** is correct; not 'teaspoonsful.'

604. **Terrible.**—This word should never be used in such expressions as "I am in a *terrible* hurry."

605. **That for so.**—Say, "He was *so* modest," not "He was *that* modest."

606. **Their.**—Never use *their* with a singular antecedent; as, "Every person who wishes *their* name recorded, etc.;" "No *student* should fail to prepare *their* lesson;" "The chorister said, 'Each singer should hold *their* book low enough, etc.' " Such errors as these are heard often because, no doubt, our language has no third person singular pronoun that is common gender, and to say, "his or her" sounds awkward. In all such cases use *his* to represent both genders, for *his* represents *mankind* and, therefore, includes both men and women. If all the persons referred to are women, use *her*; as, "Every member of the Sorosis should bring *her* certificate."

607. **Therefore, so.**—In the sense of 'for this reason,' *therefore* is preferable to *so*, since *so* has other meanings.

608. **Thick.**—Do not use this word for "intimate."

609. **This and that** are adjectives, not adverbs. Do not say "*this* long," or "*that* far." Say "So long," and "so far."

610. **To fellowship.**—Say "to associate."

611. **Together** is superfluous after *talk*, *converse*, *correspond*, *connect*, *unite*, and similar words; as, "We talked *together* over the matter."

612. **Too much.**—"It is not best to eat *too much* before going to bed." Of course it is not best to eat *too much* at any time. "Too much dissipation caused his death." Any dissipation is *too much*.

613. **To rattle.**—Better say "to confuse," "to disconcert."

614. **Transpire for happen or take place.**—If the phrase 'leak out' (become known) can be put in place of the word *transpire* in the sentence, its use is correct. If the phrase 'take place' can be substituted without changing the meaning of the sentence, its use is wrong.

615. **Try for make.**—Say 'Make (not *try*) the experiment.'

616. **Turn for pour.**—Say 'Pour (not *turn*) the coffee.'

617. **Unique** should not be compared, for it means the *only one* of its kind. If a thing is *unique*, another cannot be *more unique*.

618. **Unison, unity.**—*Unison* means agreement or harmony, and applies usually to musical sounds. *Unity* is a broader term, meaning a state of oneness, and may be applied wherever two or more things are united; as, *unity* of purpose; *unity* of effort; *unity* of God.

619. **United States** is singular; as, "The *United States* is a republic."

620. **Vacant, empty.**—Say, "a *vacant* lot;" "a *vacant* space;" "a *vacant* chair." Apply *empty* to vessels of capacity; as, "an *empty* barrel;" "an *empty* bin."

621. **Variate.**—Do not use this word for "vary."

622. **Veracity and truth.**—*Veracity* is applicable to persons only; *truth*, to things. We may doubt the *truth* of a story because we doubt the *veracity* or truthfulness of the teller.

623. **Verdict, testimony.**—A *verdict* is a decision made by a number of men acting as a single body; *testimony* is an expression of individual knowledge or belief. Say, "Mr. Jones' *testimony* (not *verdict*) is, that hunting is a dangerous pastime."

624. **Very.**—When *very* is used with a verb as an intensive, "much" or its equivalent should be used with it; as "I was *very much* pleased to receive, etc.;" not "I was *very* pleased, etc."

625. **Visitant.**—Say "visitor."

626. **Went, gone.**—Never use 'went' after 'have;' say 'He *went*,' or 'He would *have gone*.'

627. **What for, why.**—When asking a reason, say "*why*;" as, "*Why* did you come?" not "*What* for did you come?" In asking the use or purpose, say *what for*; as, "*What* is this board for?"

628. **Whether** calls for an alternative "*or*," and if no alternative is to be expressed, then the negative "or not" should be used; as, "I came to see *whether* John would go *or* stay." "Did you see *whether or not* the note was dated?" When it is desired not to express the alternative use "if" instead of "whether;" as, "I came to see *if* John would go home with me;" not, "I came to see *whether* John would go home with me."

629. **Which, who, or whom.**—Say 'The man *whom* you saw,' but of an animal 'The horse *which* you saw.' *Who*, *whose*, *whom* refer to persons; *which*, to things or animals.

630. **Whole** is superfluous after 'throughout' in "Throughout his *whole* life he was consistent."

631. **Who for whom.**—Say 'Do you know to *whom* this cane belongs?' not "Do you know *who* this cane belongs to?" Do not use the subject form *who* for the object form *whom*.

632. **Widow woman.**—*Widow* means a woman who has lost her husband and has not married again; hence, the word 'woman' after it is superfluous.

633. **Wisdom, knowledge.**—"Wisdom is the right use of knowledge."

634. **Without for unless.**—Say 'They would not come *unless* (not *without*) we made them a definite offer.' *Except* is also sometimes similarly misused for 'unless.'

635. **Witness for see or behold.**—*Witness* means to attest, or bear testimony from personal knowledge; therefore, we may *witness* a deed, be an *eye witness*, etc., but should not speak of having *witnessed* a game of ball.

636. **Worse for more.**—Say 'I want to see him *more* (not *worse*) than ever.'

INVENTION, STYLE, DICTION

The knowledge of words is the gate of Scholarship—Wilson

637. To use language effectively in either business or social correspondence, it is necessary to comply with the same rules and principles of grammar and rhetoric that would be required in a discourse, or any other kind of composition on the same subject, and covering the same range of facts. "What to say" and "How to say it" is determined by three processes in composition, viz.,

1. *Invention.* 2. *Style.* 3. *Diction.*

638. **Invention.**—In every business transaction or social event there are certain essential facts which must be discovered and recognized in their true relations to each other. *The recognition of these facts and relations enables us to determine what to say, and is called Invention.*

639. **Style.**—The subject matter having thus been determined, we next consider what manner of expression would be the most suitable to the occasion,—whether gay or serious; brief or terse, or more extended; strong and forcible, or in a milder vein. Some letters require severe and emphatic expression; some may be humorous, others affectionate, and, alas, some letters require the expression of sorrow and anguish, or the tenderest sympathy. *The adaptability of the language used to the expression of the thought involved is called Style.*

640. **Diction.**—Our language is so rich in forms expressive of the same thought or sentiment, that, after determining what to say, and in what manner or style to say it, we have yet to decide just what words are most appropriate, most forcible, most precise, most suitable in every way to express the thoughts desired in the style desired. *The selection of the right words to use in any given case is called Diction.*

641. The preceding chapter on “The Right Word” covers the subject of Diction. Style is exemplified in the model letters given under each head in the classification of Business Letters.

642. To epitomize,

Invention is the *Thought*.

Style is the *Manner of Expression*.

Diction is the right use of the right *Words* to express that thought in that manner.

643. All composition has these (and only these) essential elements. The prattle of a child or the learned discourse of the most eminent divine consists of Thought, Style, and Diction. A business letter is, therefore, no exception.

INVENTION

644. The term Invention, as used in composition, means finding out what to say. It is the discovery or development of the thought, considered aside from the manner of expression. The development of thought power extends over the whole field of education and experience. Before one can write about business, or any other subject, one must know the facts and relations of that subject.

645. Invention does not undertake to teach these facts and relations, but rather to enable the student to select from the knowledge which he already possesses the thoughts needed for a given occasion.

646. **As to difficulty**, Invention varies from the simplest ideas about familiar objects to the most profound investigation of ab-

stract subjects. On the whole, Invention is considered more difficult than Style.

647. As to importance, Invention is far above Style. It is certainly more important to have something valuable and interesting to say, even though it be imperfectly expressed, than to say trifling things in the most faultless forms of Style and Diction.

KINDS OF COMPOSITION

648. For the purposes of Invention, composition may be divided into eight classes: (1) Objects Simply, (2) Transactions, (3) Abstract Qualities, (4) Imaginary Subjects, (5) Personal Narrative, (6) Description, (7) Exposition, (8) Argument.

649. In Letter Writing all of these kinds of composition are often combined, except, perhaps, the fourth; but the body of a letter is neither more nor less than a composition about some *object* of merchandise or manufacture; or some *transaction* of a business or social nature; or the *abstract qualities* of employees or friends; or an *imaginary scheme* which is proposed for realization; or a *narrative of personal* acts or events; or a minute or technical *description* of persons or things; or an *exposition* of some complex thought which requires analysis; or an *argument* to convince some one's judgment, and influence his opinion.

650. Now, the same method of instruction that will enable a student to write a good composition of any of these kinds will enable him to write a good letter of any of these kinds, or a good letter which embraces several of these kinds, as many letters do.

HOW TO SYSTEMATIZE THOUGHT

651. If a letter is obscure, or confusing, or incomplete, or imperfect in any respect, it is not necessarily because the writer is ignorant. It may be that the writer knows all about the subject in hand, but does not know how to systematize his knowledge, and thus express his thoughts in natural or logical order,

TOPICAL MEMORANDUM

652. As an aid to systematizing one's thoughts, it is well for inexperienced writers to first make a Topical Memorandum of what the letter should contain. These topics may be jotted down just as they happen to occur to the mind, and then be numbered in the order in which it is, upon further consideration, thought best to treat them.

653. Suppose, for example, that after reading a certain letter pertaining to certain transactions, it is decided to

7. Order more goods—
 - a. Paper.
 - b. Twine.
 - c. Cartons.
4. Pay \$50 on account.
3. Accept draft for \$25.
5. Ask extension of 30 days' time on balance.
9. Express thanks for advice as to market.
10. Inquire about Real Estate.
 1. Acknowledge receipt of corrected statement, \$118.40.
 8. Enclose samples of twine.
 2. Express thanks for confidence in our credit.
 6. Regret inability to pay all.
11. Prospect of better business.

654. Having written these topics in this promiscuous fashion (but without the numbers), a moment's reflection will enable us to decide on the best order in which to take up and dispose of them in our letter. We then number the topics in the order in which we desire to take them up, and, with the mind in possession of all the facts needed in the case, we are ready to dictate something like the following:

Cleveland, Ohio, Aug. 4, 1912.

Messrs. Powell & DuPont,
Niagara Falls, N. Y.

Gentlemen:

We are in receipt of your favor of the 3d inst., enclosing corrected statement of balance of our account, \$118.40, and expressing so kindly your confidence in our integrity. We assure you that we appreciate fully the generous attitude which you have maintained toward us, notwithstanding you have been under the necessity of asking us repeatedly for the money we owe you, and which you doubtless need.

We return herewith, accepted, your draft on us at ten days for \$25, favor of Mintz & Washburn, Buffalo, N. Y. We enclose also our check No. 8372, for \$50 to apply on account, leaving balance due you of \$43.40, which we trust we shall be able to pay within the next 30 days. We regret our inability to pay our account in full, and hope that the extension of another 30 days on this small balance will not put you to any serious inconvenience.

Our shipping clerk reports that we will soon be in need of more Paper, Twine, and Cartons, as per enclosed order, which we trust you will fill at the former terms: on account, at 60 days. Samples of the twine desired are also enclosed.

We thank you for your advice as to the rising condition of the market, especially on paper, but we do not feel that we ought to buy heavily of these supplies when we are behind with our payments. It is very generous of you to suggest it.

We have long been thinking of opening a branch office in either Tonawanda or Niagara Falls, through which to handle more conveniently our Canadian trade. If you know of a suitable location which you think is about what we would need, we should greatly appreciate any information you might feel disposed to give us concerning it.

Our prospects for the fall trade are brightening daily, and we feel that you may confidently expect to number us among your *cash* customers before the close of another season.

Again thanking you for your kindness, and awaiting the arrival of the goods herein ordered, we remain,

Yours very truly,

Ernest Kaiser & Co.

(4 inclosures)

655. In the foregoing letter, it will be seen that the topics have all been treated with sufficient fullness, each in the order of its number in the memorandum, sometimes two or more in the same sentence, and with only those which are closely related included in the same paragraph. Even an experienced writer is not likely to treat systematically a dozen or more items in a complex letter, without some such preliminary scheme as this topical analysis presents. Of course on very familiar matters, the mind soon becomes able to carry out such a scheme mentally, selecting the topics in the order in which they should be treated, and disposing of them as fast as they are mentally determined. But if we should take the best letter ever dictated by a manager or corresponding secretary of long experience, and analyze and classify the contents of that letter, we should discover that the writer had in mind a systematic synopsis which he followed in the development of the letter, and without which the letter would be lacking in the very thing which now constitutes its chief ground of excellence.

656. With this illustration of a working *Method* which may be so applied to all kinds of letters as to insure correct *Invention*, we now proceed to classify the subject of Letter Writing on the basis of the aim and purpose of the letter to be written.

Only Business Letters are included in this classification.

- | | | |
|------------------|---|--|
| BUSINESS LETTERS | { | 1 Letters of Introduction. |
| | | 2 Letters of Application. |
| | | 3 Letters Pertaining to Credit. |
| | | 4 Letters of Recommendation. |
| | | 5 Letters Acknowledging Payment. |
| | | 6 Letters Ordering Goods. |
| | | 7 Letters Acknowledging Orders. |
| | | 8 Letters Enclosing Remittance. |
| | | 9 Letters Enclosing Invoice. |
| | | 10 Letters Asking Payment. |
| | | 11 Letters of Blackmail. |
| | | 12 Letters of Inquiry and Information. |
| | | 13 Letters to the Trade. (Circular Letters.) |
| | | 14 Letters to the Public. |
| | | 15 Letters of Congratulation. |
| | | 16 Letters of Sympathy and Condolence. |

Note.—No classification of business letters can be made so exhaustive as to include every phase of commercial life, without exceeding any reasonable limit of space; but the sixteen classes here given will be found amply sufficient for general use.

657. In a very large business the office work is sufficiently subdivided to assign the writing of each kind of letter to a different department. Each letter sent out by such a firm would be strictly one or another of these kinds. In a smaller business two or more of these branches of correspondence must be combined, and in many cases all are combined, and all kinds of letters are dictated by the same manager or secretary. Even though the same secretary dictates all kinds of letters, he may classify them just as rigidly as though each class of letters was dictated in a separate office. This is not often done, however. Neither is it necessary. With proper paragraphing, a letter may be miscellaneous in kind, and yet be a good letter—not a good letter of one kind only, but a good letter of all the kinds represented in its make-up. In some instances it is doubtless best to do as suggested in Paragraph 58, write two or more separate letters, though all are to be enclosed in the same envelope.

658. For purposes of instruction, we shall consider these sixteen kinds of letters separately, and about in the order here named, although there is no logical reason why the order might not be varied somewhat. After becoming familiar with the Style and Invention suited to each kind separately, the student will easily pass to such combinations of these kinds as will meet the requirements of the business correspondence covering a series of complex commercial transactions.

Records of successive transactions will then be given, the student being asked to write all the letters called for by the conditions included in those transactions.

LETTERS OF INTRODUCTION

659. A LETTER OF INTRODUCTION is one written for the purpose of introducing a person to a friend or acquaintance, and is commonly used only when a personal introduction is inconvenient. There are two kinds of letters of introduction, *social* and *business*.

The following general suggestions will apply to both classes:

660. Be careful whom you introduce.—Do not introduce any one socially, with whom you think your friend would not like to associate. By introducing an improper person to a business acquaintance you may do the latter a great injustice.

661. Should be short.—Letters of introduction should be short, as they are usually delivered in person, and it is embarrassing to wait for the reading of a long letter.

662. Praise.—(One may use the language of cordial friendship, but extravagant eulogy is out of place in written as well as oral introductions. It is possible to do your friend an injustice by overpraising him, as well as by failing to state his real merits.

663. Should not be sealed.—A letter of introduction should always be delivered unsealed to the one introduced, that he may see its contents if he so desires.

A BUSINESS LETTER OF INTRODUCTION.

*Wm. G. Mather, President & Treasurer
J. H. Mader, Vice President*

*J. H. Shedd, Secretary
R. C. Mann, Auditor*

The Cleveland-Cliffs Iron Co.

*Dealers in all varieties of
Lake Superior Iron Ores and Charcoal Pig Iron
from their own Mines & Furnaces.*

*Office 11th Floor
Rockefeller Building*

Cleveland, Ohio.

Messrs. A. Burt & Co.,

November 4, 1912.

St. Louis, Mo.

Gentlemen:—This will introduce to you our friend and former bookkeeper, Mr. Chas. D. Ranney, who visits your city to engage in the hardware business. He is a capable, energetic, honorable gentleman, and will, we are confident, be very successful in his new venture.

Any courtesies you may show him will be duly appreciated by

Yours very truly,

CLEVELAND CLIFFS IRON CO.

By *Wm. G. Mather*
President and Treasurer.

664. The superscription.—The envelope address of a letter of introduction is the same as if it were sent by mail, except that the words, 'Introducing ——' are written in the lower left corner, as on the envelope in Model 6, page 39.

665. Delivery.—The most formal way to deliver a letter of introduction is to send it to the person to whom it is addressed, with the name and address of the person introduced. The former should then call on the latter and offer his hospitality.

In most cases, however, especially if it be a business letter of introduction, the bearer presents the letter in person. Care should be taken to present it at a time when it will cause the least inconvenience to the person addressed.

666. As a rule, it is not considered that a letter of introduction requires an answer, but if the person to whom the letter is written is very favorably impressed with the person who is introduced, it would be a special mark of courtesy to answer about as follows:

St. Louis, Mo., Nov. 7, 1912.

The Cleveland-Cliffs Iron Co.,
Cleveland, Ohio.

Gentlemen:

You have done us an honor by introducing to us your former bookkeeper, Mr. Chas. D. Ranney, who presented your letter in person this morning.

We were very favorably impressed with his frank and agreeable personality, and we feel that you were certainly warranted in commending him to our acquaintance. We have already arranged to give him the benefit of our influence in certain matters connected with his new venture. We take great pleasure in doing this for his own sake, as well as from the realization that you are our friends.

Truly yours,

A. Burt & Co.

EXERCISE 6

1. Write a letter to J. C. Palmer, Erie, Pa., introducing F. S. Collins, a physician of your town, and a recent graduate of Western Reserve Medical College, Cleveland, O. Mr. Collins has been a life-long acquaintance of yours, and visits Erie with a view to beginning the practice of medicine there. Mr. Palmer is Mayor of Erie.

2. You live in Indianapolis, Ind. Your friend William A. Maxwell, 486 W. Fourth St., Cincinnati, Ohio, has asked you if you know of a good salesman for automobile supplies. You have learned that Sylvester Thompson, a friend of yours, is looking for such a situation. You know that Mr. Thompson is an efficient and trustworthy salesman, and has had two years' experience with the Moore Supply Co., of Dayton, Ohio. Write a letter introducing Mr. Thompson to Mr. Maxwell.

3. Write a letter from Mr. Maxwell to yourself, acknowledging receipt of your letter introducing Mr. Thompson, and thanking you for sending a man so well qualified for the position.

4. Write a letter from Mr. Thompson to yourself thanking you for your influence in securing for him a position so agreeable and permanent. Mention the courteous treatment received from Mr. Maxwell, which Mr. Thompson believes is due to your kind letter of introduction.

LETTERS OF APPLICATION

667. By this heading we mean letters applying for employment. In such a letter, state your qualifications clearly, modestly, and in a business-like tone. Answer all particulars mentioned in the advertisement. Do not send the originals of testimonials in applying for a situation, but copy each testimonial on a separate sheet, marked "Copy" at the top of the page. As the success of the applicant often depends entirely upon his letter, careful attention should be given to the following:

668. **Should be carefully written.**—The writer's letter of application is often the only evidence of his fitness for a position; therefore, great care should be taken in the writing and in the wording of the letter. Numerous advertisements seen in the papers close with the words, "Apply in your own handwriting," showing the importance that business men place upon good penmanship. Read your letter over carefully before sending, and if you see any way in which the wording might be improved, or find a single mistake, the letter should by all means be re-written.

669. **Your success** in securing the place may depend upon slight extra trouble on your part in writing the letter. If the position is an important one, you will be almost sure to fail in securing it, unless your letter of application is carefully written.

670. Wording of the letter.—The applicant should usually state what his education has been; what experience he has had in business if any; his age, habits, qualifications, etc., and give any general information concerning himself which he thinks would interest the person addressed. It is well to enclose copies of letters of recommendation, if he have such. While the applicant should state his qualifications clearly, it is equally important that he state them modestly as well.

A SPECIMEN LETTER OF APPLICATION

Washington, D. C., Jan. 2, 1912.

Mr. E. R. Harvey,
City.

Dear Sir:—In reply to your advertisement in this morning's Star, I hereby apply for a position in your office. I am eighteen years old and a graduate of our High School, and the Spencerian Business College.

I can refer you, by permission, to the principal of either school; also to Mr. C. A. Frost, in whose office I was employed one year, and a copy of whose testimonial I enclose herewith.

Hoping to receive a favorable answer, I am,

Very respectfully,

Charles Deering.

Inclosure.

EXERCISE 7.

1. Write a Letter of Application in answer to the following advertisement in the Chicago Tribune:

Wanted—A young man as assistant bookkeeper in a wholesale grocery. Must answer in own handwriting. References required. Address Box 10.

2. Apply for the following position advertised in the Buffalo Courier:

Wanted—Young woman for cashier in department store. Must have experience and A 1 recommendation. Box 24.

3. Apply for the following position advertised in the Pittsburg Dispatch:

Wanted—Stenographer to take depositions, do filing, and keep small set of books in a law office. Box K.

LETTERS OF CREDIT AND LETTERS PERTAINING TO CREDIT

671. A LETTER OF CREDIT is one in which the writer lends credit to another; that is, he guarantees the payment of a certain sum in case the person asking credit fails to pay.

672. In *Style*, it closely resembles a letter of introduction. The model below is a good sample of letters of this class.

SPECIMEN LETTER OF CREDIT.

CAPITAL \$ 500,000.

SURPLUS \$185,000.

S. H. BARSTOW, President
JOHN JASTER, Vice President & Secretary
JOSEPH H. RITCHIE, Asst. Secretary



A. S. UPSON, Vice President
W. H. J. HOLLAND, Treasurer

Sept. 8, 1912.

Messrs. Root & McBride Bros.,
Cleveland, O.

Gentlemen:--Please allow the bearer, Mr. James C. Ranney, credit for any goods he may wish, to an amount not exceeding \$1,500, on four months' time, and I will be responsible to you for the prompt payment of the same.

Should he make any purchases of you on account of this letter, please notify me of the amount, and in case of failure in payment of the account when due, notify me immediately.

Yours truly,

Mr. Ranney's signature.*

James C. Ranney

John Jaster

*If the bearer is not known to the party of whom credit is asked, the letter should contain his signature.

673. There is also a banking form called a "Letter of Credit," which is used by travelers in foreign countries. That form does not pertain to Letter Writing.

674. Letters Pertaining to Credit.—Comparatively speaking, very little of the world's business is done on a cash basis. Large transactions almost invariably have some element of credit in them. The manufacturer buys material on credit, and sells the manufactured articles on credit to the wholesaler, who, in turn, extends credit to the retailer. The consumer receives credit from the retailer, and pays him in monthly installments from the wages received from the manufacturer, or the producer of raw material, or the merchant, or any one to whom he has sold his labor *on credit*, thus completing the circuit.

675. The extension of trade through the greater use of the mails, as alluded to on page 5, has increased the importance of Letter Writing in general, and in a special sense, the mail business is the creator of the conditions which call for Letters Pertaining to Credit.

676. When an order is received from a new customer, the first thing to be done is to look up that would-be customer's credit. If he is not quoted in Dun's or Bradstreet's, we immediately write to some one for information. Of whom to ask and how to ask, belong under the head of Letters of Inquiry, but the answers to letters of this character are Letters Pertaining to Credit, and are closely related to Letters of Credit, a sample of which has been given.

677. Suppose that you, a banker, or merchant, or lawyer, in Rochester, N. Y., have just received a letter from Carl D. Wright & Son, Toronto, Ont., inquiring as to the standing of J. S. Eberly, a retail dealer in flour and feed in your city, who has asked them for credit. Suppose, also, that you happen to know that Eberly has been buying part of his supplies from The Flour City Milling Co. of Rochester, and that they have been unable to get a satisfactory settlement with him, and will not extend any further credit to him. Also, that he sells on credit to many people who make a practice of "beating" their way through life. Now, whether Mr. Eberly is a personal friend of yours, or an entire stranger, your answer to this letter from Carl D. Wright & Son must necessarily be unfavorable to Mr. Eberly. Wright & Son are relying upon

you for an unbiased opinion, but, in turn, you have a right to rely upon Wright & Son for strict secrecy as to what you may say about Mr. Eberly's financial responsibility, or his general reputation in the business community. Nevertheless, it is best in making an unfavorable report, not to mention Mr. Eberly's name, but so to word your letter that if it should fall into the hands of other parties, it could not be used in a way to injure you in the estimation of Mr. Eberly's friends, nor to injure Mr. Eberly *unduly*.

EXERCISE 8

1. Write a letter to Carl D. Wright & Son, Toronto, Ont., reporting unfavorably on Mr. Eberly's standing, assigning such reasons as are given above, and so wording your letter that only the writer of the letter you are answering will know to whom your letter refers.

2. Write a letter to Carl D. Wright & Son, giving a favorable report of Mr. Eberly, and supplying good and substantial reasons therefor. In this letter you may mention Mr. Eberly's name freely.

LETTERS OF RECOMMENDATION

678. A RECOMMENDATION is sometimes given in a letter of introduction, but is generally a separate letter. Great care should be exercised in giving letters of recommendation. Do not recommend any one too highly and never recommend an unworthy person; innocent persons may suffer by placing confidence in what is said in a letter that over-praises.

679. The value of a letter of recommendation depends largely upon the character and standing of the writer, and the letter should show on its face that it is written with perfect candor, and that the writer is impartial in his opinions. One who has already gained the confidence of others in his good judgment, will not, of course, risk losing that confidence by recommending unworthy persons or speaking too highly of others. Kind-hearted persons often do themselves great injury rather than refuse to give a letter of recommendation, or by failing to state the exact facts. A too highly colored letter of recommendation not only injures the one who writes it, through the loss of confidence in him, of which it is pretty sure to be the

cause, but rarely, if ever, really benefits the person in whose favor it is written. No one should expect or ask for more in a letter of recommendation, and it ought to be the pride of every man who writes such a letter, to feel that his letter will have weight because it is known that he commends only the deserving and the competent, and recommends truthfully.

680. Recommendations may be special or general. Special Letters of Recommendation are addressed like ordinary letters, to some person, while the other class should be addressed in a general way "To whom it may concern," or "To the public," etc.

The following are examples of the two classes:

A SPECIAL LETTER OF RECOMMENDATION.

The Lindner Co.

Specialists in Feminine Apparel.

E. Ninth Street near Euclid Avenue

Cleveland.

Mr. E. A. Hammond,

January 14, 1912.

Chicago, Ill.

Dear Sir:

The bearer of this letter, Miss Mildred Humphreys, visits your city to find employment as an amanuensis. She has been with us during the past three years, has given excellent satisfaction, and only leaves our employment because she has friends in Chicago, and prefers a residence in that city.

Miss Humphreys writes shorthand rapidly, and makes an excellent transcript on the typewriter.

If you can aid her in securing employment, it will be a special favor to us as well as to her.

Very truly yours,

The Lindner Co.

A GENERAL LETTER OF RECOMMENDATION

New Orleans, La., July 1, 1912.

To whom it may concern:

This is to certify that Mr. Charles A. Scott has been in our employment during the past three years. He is a faithful, hard working, and reliable young man, and we take pleasure in recommending him to anyone in need of such services as he can render.

Respectfully,

John C. Brown & Co.

EXERCISE 9

1. Write a general letter recommending S. A. Harter as a book-keeper. State that he has been employed in your counting room for five years, has been industrious, capable, and accurate, and that you believe he has the tact to adapt himself readily to the peculiarities of any new business or system of accounting. Also, that he leaves your employ of his own accord, to go to the Pacific coast on account of his wife's health.

2. Write a special letter recommending Miss Agnes Chamberlain as a stenographer, to fill a vacancy which she has applied for in the office of The J. O. Blake Co. of Ft. Wayne, Ind. Miss Chamberlain has been in your employ for six years, filling a difficult position satisfactorily, and leaves because you are about to remove your business from Ft. Wayne to Chicago. State also, that Miss Chamberlain has an exceptional faculty of gaining and holding the friendship and respect of her associates, and that she naturally acts as a peacemaker among those who are disposed to be quarrelsome. State that in your office this trait in her character has proved of inestimable value.

LETTERS ACKNOWLEDGING PAYMENT

681. A RECEIPT should always be sent for money or any kind of payment received in a letter. This receipt may be embodied in a letter, or it may be separate; in either case, the amount received should be stated, and also, the account or thing for which it was received. The receipt, of course, should be sent promptly, that one may know his remittance has been received.

SPECIMEN LETTER ACKNOWLEDGING PAYMENT



Dec. 1, 1912.

Messrs. Samuel Morgan & Co.,
San Francisco, Calif.

Gentlemen:

Your favor of the 25th ult., enclosing New York draft for \$26.30 in payment of your account, came duly to hand.

Thanking you for promptness in remitting, and hoping to receive further orders from you, we are,

Very respectfully yours,

THE REDIFOR ROD AND REEL CO.

By A. Fisher
Manager.

682. **Brevity vs. Terseness.**—Business Letters of all kinds should be *concise*, or *terse*, in diction, and the word “brevity” is often used as synonymous with these terms. A letter is not concise or terse because it is short, and brevity is no advantage if obtained at the expense of clearness, or completeness. A letter is concise when it has given all the information desired, without the use of superfluous words, or the mention of extraneous matter. Greater brevity can be obtained by omitting some of the features which are essential to completeness, but then the letter would not be concise. (See Preface.)

683. Without due attention to completeness, the beginner, aiming at brevity, is likely to word the preceding letter about as follows:

Warren, O., Dec. 1, 1912.

Messrs. Samuel Morgan & Co.,
San Francisco, Calif.

Gentlemen: Yours received. Have given you credit for amount enclosed.

Respectfully,

Redifor Rod and Reel Co.

684. Of course Morgan & Co. must go to their files and look up the previous correspondence to discover what this letter means, as, taken by itself, it means nothing at all. To be *terse*, we must say little that means much. We may be *brief* by saying little, but that little may mean practically nothing.

685. Many business houses have a printed blank on which to acknowledge receipt. This is not in the form of a "receipt," but in the form of a letter with blank spaces for the amount, date, and kind of payment.

The following is such a form:

.....19....
M.....
.....
Dear Sir:
Your favor of the enclosing.....
for \$..... in payment of, duly received.
Thanking you for promptness in remitting, and soliciting
your further orders, we remain,
Yours very respectfully,
.....

686. It is only in a very large business where it is necessary to write scores of such letters every day, that it is advisable to use such a form for this purpose.

687. When a remittance is accompanied by a bill or statement, one may receipt and return that bill or statement, without sending any letter with it.

688. This is especially the case in doing business with public officers, as their remittances are always accompanied by vouchers to be signed and returned.

EXERCISE 10

1. Acknowledge receipt of Check No. 4037, from A. B. Copeland, Omaha, Neb., for \$683.41, sent yesterday, received today, to apply on note \$670 and interest \$13.41.

2. Acknowledge receipt from S. A. Wheeler & Co., Louisville, Ky., of N. Y. draft for \$434.50 in full of account to July 31, 1912. Wheeler & Co.'s letter dated Sept. 4, 1912, and received Sept. 5, 1912.

3. Acknowledge receipt of 50 cents in postage stamps received from Mrs. Anna C. Groat, Anderson, Ind., for balance on patterns sent her by mail last month. Her letter dated June 4/12; received June 6/12.

LETTERS ORDERING GOODS

689. A LETTER ORDERING GOODS should contain very few words, except the order, unless there are some special instructions to be given. The order may be embraced in the body of the letter, or may be written on a separate sheet. If the list of goods be written in the letter, it is well to make a separate line for each item, indenting these lines and keeping the margin straight, as in the following model:

SPECIMEN LETTER ORDERING GOODS

American Book Co.,
806 Broadway,
New York, N. Y.

Detroit, Mich., Oct. 1, 1912.

Gentlemen:—Send at once, by American Express, the following bill of goods:

25 sets Spencerian New Standard Copy Slips,
50 gross Spencerian Pens No. 1, in gross boxes.
4 gross Oblique Penholders.

Please bill at 60 days, as heretofore.

Yours very truly,

John Jones.

Nashville, Tenn. June 3, 1912.
The McIntosh-Huntington Co.,
Cleveland, O.

Gentlemen.

Please send us the following
by Express:

Two doz. King Axes @, \$5. —

Three .. Disston Saws .. 20.50

Five .. Washita Whetstones .. .75

Four .. Wostenholm Knives .. 8. —

and draw at sight for amt of invoice.

Yours respectfully.

Chas Adams & Co.

690. In ordering any kind of goods, write distinctly just what is wanted, so that there may be no errors in filling your order. It is only by the greatest care in specifying the quantity, style, and quality of the goods you want, that you can throw all the responsibility for mistake upon the one who makes up the shipment. Unless it is known from your previous orders the conveyance by which you wish the goods shipped, it is well to state your preference.

691. **Goods sent C. O. D.**—Packages are often sent by express, C. O. D. (collect on delivery). In such cases, the bill is payable to the Express Company on delivery of the goods. Packages on which a small amount is to be collected, or packages to strangers, or to customers whose financial standing is in question, are often shipped in this way. Ordinarily the person receiving a C. O. D. package pays the express charges on the goods, and also pays for returning the money. The Express Company collects the return charges of the shipper, unless there is printed or written on the invoice, or envelope containing the same, the words 'Collect return charges,' or the word 'and' is written before the printed words "... Return charges."

EXERCISE 11

1. Re-write the following letter, correcting all errors, and supplying definite information where needed:

Siegel, Cooper & Co.,
Chicago.

Elgin, May 2, 1912.

Gentlemen:—Please send me right away a box of toilet soap, two dozen handkerchiefs, some paper, pens and ink, and a book written by Owen Meredith called Lucile, and I will pay you as soon as the things get here.

Yours sincerely,

Jane Jenkins.

2. Order of Marshall Field & Co., Chicago, Ill., by U. S. Express, C. O. D. 2 Steamer Trunks size 42, Style 161; 2 Victoria Silk Umbrellas, Style H; 1 Doz. cakes Pear's Soap; 1 copy "American Humor" by Mark Twain. Date your letter Jacksonville, Ill.

3. Order of The W. P. Southworth Co., Cleveland, O., terms on a/c 60 days as heretofore, ten articles of groceries in about such quantities as might be needed in a village general store. Write from West Salem, Wayne Co., O., goods to be shipped by freight over the Erie lines.

LETTERS ACKNOWLEDGING ORDERS

692. When an order from a regular customer can be filled without delay, it is usually sufficient to send the invoice and shipping receipt by mail, the name of the transportation company being marked on the invoice. But when the goods cannot be shipped promptly, the receipt of the order should be acknowledged, explaining candidly the cause of delay, and stating truthfully when the goods will be ready for shipment.

693. The first order from a new customer should receive special notice, and in acknowledging receipt of such order, always express the hope that you may be favored with further orders from the same source.

SPECIMEN LETTER ACKNOWLEDGING ORDER

Youngstown, O., Mar. 4, 1912.

The Trumbull Building Co.,
Warren, O.

Gentlemen:—We are in receipt of your order No. 63274, dated March 1st, and post-marked same day. This order has evidently been delayed three days since leaving Warren, probably through careless handling in the mail car. Several of our recent letters from Warren have been "carried by," but were brought back from Pittsburg on next train.

We have all the forms and sizes ordered in stock, except the 3-inch Angle Iron, a large quantity of which is being finished off today. If we get the cars that are promised us, your shipment will go forward by B. & O. tomorrow afternoon.

Trusting that there will be no further delay in our mails, and that we may confidently expect your future orders, we remain,

Very truly yours,

The Mahoning Valley Iron Co.

LETTERS ENCLOSING A REMITTANCE

694. It is not generally considered safe to enclose currency or silver in a letter. The more common ways of remitting are by bank draft, check, post office money order, express money order, and registered letter.

695. **Checks.**—Most business houses, at the present day, pay nearly all of their local bills by bank checks. Checks were not sent to out of town correspondents formerly, as the receiver usually had to pay for their collection, but firms now remit their checks in payment of bills to persons in all parts of the country, and the receiver deposits them the same as drafts, and usually without having to pay for their collection.

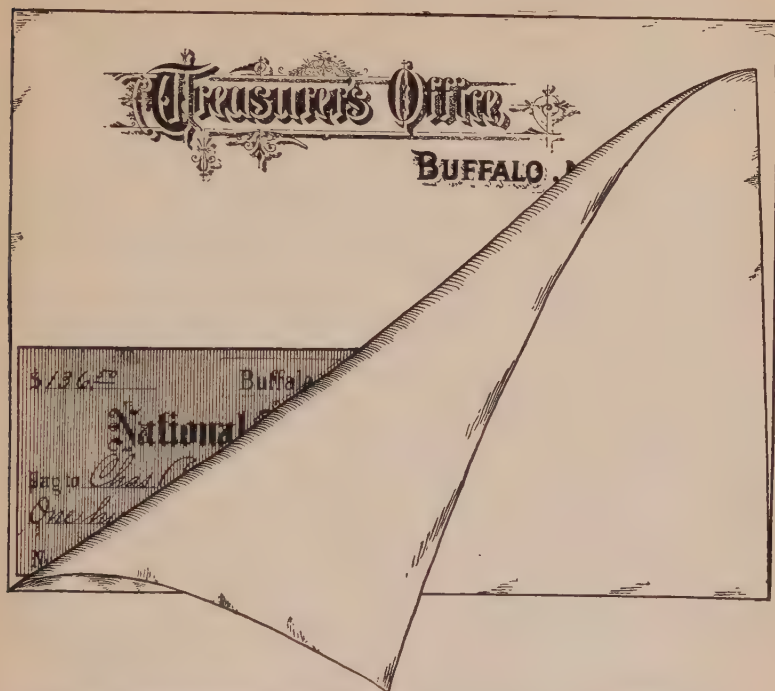
696. Many banks issue what is known as "teller's checks." These are more acceptable to the receiver than a private check, because, in regard to security they are practically the same as a certified check.

697. **Drafts.**—Bank drafts, usually New York or Chicago Exchange, may be purchased at your local bank, or will be issued to you free of charge by your own bank. This is perhaps the safest and most convenient way of remitting money. Banks do not like to issue drafts for sums less than \$5, and for smaller amounts, post office or express money orders may be purchased, or currency may be sent by registered letter.

698. **To order.**—A draft or check should always be made "to order," unless the person to whom it is given makes a special request otherwise; it may then be made "to bearer," to save him the trouble of identification. If the draft or check be made *to order*, it is necessary for the payee to endorse it before he can collect the same, and it then becomes to the payer a receipt for the amount.

699. **Folding the inclosure.**—It is better to fold a draft, check, or money order with the letter; this makes the best fold for it, and it is not so likely to drop out unnoticed when the letter is opened. If the letter be on note paper, place the remittance lengthwise of it before folding; if letter size, put the inclosure in after folding once, then give to both letter and inclosure the other two folds.

700. **Endorsement.**—A draft or check should always be endorsed across the left end; then, as the bank clerk turns the paper over with his right hand, the endorsement is right side up and at the top of the check. If endorsed across the right side, the clerk will have to turn the check end for end to read the endorsement.



The above illustration shows how to enclose a Check, Draft, etc, in a Business Letter

701. Money orders.—Money orders are issued by the post office department on all the principal post offices in the United States. For forms and rates, see pages 188 and 189.

702. Express orders.—The express companies now issue money orders, payable either “to order” or “to bearer,” at the following rates:

Not exceeding \$5.....	5 cts.	\$30 to \$40.....	15 cts.
\$ 5 to \$10.....	8 cts.	40 to 50.....	18 cts.
10 to 20.....	10 cts.	50 to 60.....	20 cts.
20 to 30.....	12 cts.	60 to 75.....	25 cts.
		\$75 to \$100.....	30 cts.

703. Registered letters.—Registered mails reach every post office in the world. The fee for registering a letter or package to any post office in the United States is 10 cents, in addition to the postage. The postage and fee for registering must be fully pre-

paid. A receipt is given by the department for such letter or package; each employe through whose hands it passes, takes a receipt from the one to whom he delivers it; and a receipt from the person to whom the letter or package was directed reaches the sender in due time. Sometimes letters are registered just for the purpose of getting a receipt from the one addressed, to know positively that he received the letter. If the letter or article is addressed to a foreign country, no receipt showing delivery is returned to the sender, unless the words "Return Receipt Demanded" are written or printed across the face of the letter or parcel. Registering is an inexpensive and comparatively safe method, employed most in sending valuable packages, and small sums of money to places that are not money order post offices.

704. Money by telegraph.—Telegraph and express companies will telegraph their agents at any important city or village office, to pay money to a person specified. The rates are given on page 165.

705. A letter with a remittance.—A remittance should always be accompanied by a letter explaining how the remittance is to be applied, except when the amount is for payment of a bill which is enclosed. In such cases, a letter may be written, but if one is not, it will be understood for what purpose the remittance is made.

706. Be careful in directing envelopes containing valuable papers. In one year 5,467,042 letters and packages opened at the dead letter office were found to contain money, drafts, checks, notes, postal notes, postage stamps, etc., to the amount of \$1,384,563.21.

SPECIMEN LETTER ENCLOSING REMITTANCE

The Herald, New York, N. Y	Andover, Ashtabula Co., O., Nov. 6, 1912.
Find enclosed post office money order for \$1.00 to pay for the weekly "Herald" one year from Nov. 1st, 1912.	
Inclosure.	Yours truly, Henry Adams.

707. The following letter should contain two inclosures, the draft and the bill. A similar form may be used for letters enclosing checks, money orders, express orders, etc.

Baltimore, Md., July 3, 1912.	
Messrs. Ranney & Raymond, Boston, Mass.	
Gentlemen:—Inclosed find N. Y. draft for \$36.73 in full of our account.	
Please receipt and return the bill, and oblige,	
Yours truly,	
2 inclosures.	John Jones.

708. Every letter of enclosure should contain such a description of the inclosures as will suffice to detect the error, should the wrong papers be enclosed, or any of them be omitted.

The number of inclosures contained in a letter should be indicated at the lower left hand corner, as shown in these models. This will also be a guide to the one who folds and inserts the letters, so that no inclosure will be omitted.

EXERCISE 12

1. Write from Jamestown N. Y. a letter to Geo. A. Longstreet & Co., Elmira, N. Y., enclosing Teller's Check on Citizens Trust Co. for \$93.46 in payment of invoice, also enclosed, to be receipted and returned.

2. Write from Nashville, Tenn., a letter enclosing N. Y. Draft for \$—, to Queen City Foundry Co., Cincinnati, O., to pay their bill of \$532.50 at 60ds., 2% 10, the bill being dated Sept. 14, 1911, and your remittance being made Sept. 23, 1911.

3. Write letter remitting \$4.65 by registered mail to Mrs. Ora Conwell, Charleston, W. Va., to pay balance of account for boarding. Write from Moundsville, W. Va.

LETTERS ENCLOSING INVOICE

709. When goods are shipped, a letter or invoice or both, should always be mailed to the consignee. Unless special information is to be given, it is customary with most business men to mail

Cleveland, O., May 4, 1912.

Merriman & Co.,

Montgomery, Ala.

Gentlemen:

Inclosed you will find
our invoice of the one hundred Every-
body's Dictionaries ordered in your favor
of the 1st inst. The books have been
packed with care, and forwarded by
U. S. Express, charges prepaid.

Yours respectfully,

The Practical Text Book Co.

simply the invoice of goods, and state thereon the name of the company by which the goods were shipped. Others enclose the invoice in a letter of one or two lines, similar to the following:

THE PRACTICAL TEXT BOOK COMPANY

PUBLISHERS

HENRY T. LOOMIS, PRESIDENT
LEROY M. LOOMIS, TREASURER
HAROLD C. LOOMIS, SECRETARY

LOOMIS BUILDING
EUCLED AVENUE
EIGHTEENTH ST.

CLEVELAND, OHIO

Oct. 3, 1912.

Mr. John Jones,
Detroit, Mich.

Dear Sir:

Enclosed find invoice of books ordered by you on the 1st inst., and shipped you today by American Express.

Hoping they will reach you in good condition, and prove satisfactory, we are,

Very truly yours,

The Practical Text Book Company

Incl.

By H. C. Loomis
Secretary

LETTERS ASKING PAYMENT

710. The policy which is adopted by a business house in regard to Credits and Collections, will determine the tone and frequency of Letters Asking Payment. The nature of the policy best adapted to the needs of a given case depends upon two fundamental conditions. (1) The financial strength of the house as a creditor; (2) The financial responsibility of the customer as a debtor.

711. If the proprietors of a business have plenty of capital, they may be very lenient towards customers who are *slow, but sure*; but if the proprietors have only a small capital in proportion to the magnitude of their business, they will need to collect promptly

all that is due them; for to them a slow customer, however good, is worse than no customer.

712. As to the customer, the question does not all depend upon his financial responsibility. Many a customer who is financially irresponsible, so that a judgment against him could not be satisfied, is nevertheless a desirable customer, because he is honest and willing to pay his bills promptly, and is prosperous and does pay, though he has no property which could be levied upon to compel him to pay. Many another customer who is financially responsible, is an undesirable customer, because, though judgment could be satisfied without doubt, he is so slow and dilatory that the profit on his trade is all eaten up by the extra office work and attorneys' fees necessary to realize on his account.

713. Some customers are chronic "kickers." They never pay a bill until, through a long series of complaints about shortage, or damage, or delay in shipping, or misunderstanding of price or quality, or some other imaginary ground of excuse, they have delayed payment so long that the creditor is willing to discount the bill heavily rather than be at further expense and delay to fight it out in the courts.

714. The kind of business also affects the matter of collections. Dealers in luxuries and dealers in the necessities of life have very different classes of trade. Manufacturers and wholesalers and importers usually have only merchants for customers, but the retail merchants have the masses or consumers for customers. The retail merchants do a larger percentage of cash business, but their credit business is more precarious, more risky, than is the credit business of the wholesaler or the manufacturer. Nor is this due to the poverty of the consumers. Retailers lose far more through "dead beats" who have property, but who keep it "tied up" in various ways, than they lose through the actual poverty of those who have no property.

715. The greatest curse to the credit world today is not the man who *would* pay but *cannot*; it is the man who *could* pay but *will not*. Between these extremes of very good and very bad customers there are innumerable grades. Some will pay upon the first asking, some when the second or third letter has reached them. Still more urgent, and even threatening letters are necessary to make any impression on the next lower grade, and so on we go down the scale, our letters becoming more emphatic, or more caustic, until finally we despair of ever getting a settlement direct, and we turn the bill over to an attorney or collection agency for collection, and transfer the account to the Dead Beat Ledger.

716. A small percentage of customers whose accounts have reached this stage will pay upon the first asking by the attorney, others upon the second, and so on until suit is ordered, or the account is abandoned as uncollectible. In the meantime the creditor has been keeping up a long line of correspondence with the attorney as to what progress he is making.

717. Out of one hundred attorneys thus employed, two or three will collect money, appropriate it to their own uses, and report the claim uncollected. For this reason it is well for the creditor, upon receiving adverse reports from the attorney, to write the debtor again, when, if the account has been paid, or any part of it, the debtor will not be slow to say so. Then there are more letters to be written to the delinquent attorney, and if he does not respond satisfactorily, another attorney must be employed to prosecute him.

718. All this expense and delay in the collection of old accounts must come out of the legitimate profits of the business. In fixing the margin of profits necessary for the safe conduct of any kind of business (and the percentage varies greatly with the kind), a certain percentage must be allowed for bad debts. Therefore, if in a certain business \$50,000 a year is transferred to uncollectible accounts, and the business still goes on at a profit, those of their customers who *do* pay have paid \$50,000 more than they ought to pay, or would be required to pay, if the business were so conducted as to avoid dead beats. True, there are some losses through the customers' misfortunes which could not be foreseen or guarded against, but with the great bulk of bad debts it is wholly a matter of character in commercial life, or Money versus Manhood.

719. These considerations lead us to a better appreciation of the importance of Letters Asking Payment. The older an account becomes, the harder it is to collect, notwithstanding that an old account is perfectly valid until it is so old as to be outlawed. If we can so word our first letter, or the second, or third, as to secure payment, we shall prevent the account from becoming "old." Many a good clerk in the collection department of a great business is saving to his employers many times the amount of his salary, just by his fitness for dictating Letters Asking Payment.

720. For the purpose of determining the tone and frequency of our Letters Asking Payment, we may divide all customers into two classes; (1) Desirable, (2) Undesirable. The dividing line between these two classes will vary with the conditions of the business. A manufacturer with plenty of capital and less trade than

capacity can ill afford to lose any customer however slow, who can eventually be induced to pay. On the other hand, a manufacturer whose desirable trade will readily absorb all that the capacity of his plant will produce cannot afford to waste his time coaxing slow customers, or have his capital tied up in accounts of long standing. The former manufacturer cannot afford to offend a slow customer; the latter manufacturer cannot afford to be offended by a slow customer.

721. From this it will be seen that there is great variation in the attitude which any business house is warranted in assuming toward its customers in the matter of collections, and the tone of its Letters Asking Payment will vary accordingly.

722. The most carefully and politely worded personal letter will sometimes offend a customer who prides himself upon his "solidity," though he be slow. For this reason many business houses have adopted forms to be used in the proper succession, and the fact of their being printed shows to the customer that he is not a special target, but that he is being treated like all the rest. On the other hand, the customer who is not as sensitive as he ought to be pays no attention to such printed notices, or to statements stamped "Please Remit."

723. It will now be clear to the student's mind why we cannot lay down any "hard and fast" rules to be observed in writing Letters Asking Payment. We can give a few samples, some to be used singly; some in series. We can illustrate the milder phraseology, and the more emphatic; the courteous request, and the urgent demand—but when and where to apply the extremes of either kind must be left wholly to the discretion of the writer; and we trust that our treatment of the principles of credit business herein set forth will be of more value in aiding the judgment to decide correctly for each specific case, than any number of sample forms submitted to be followed blindly.

724. In order to be fairly courteous toward customers who have not as yet become confirmed delinquents, it is best to word all our requests for payment in such a way as to avoid implying that the debtor is either unable or unwilling to pay. Such expressions as the following will accomplish that result:

"Permit us to call your attention to your account which is due and unpaid, but which has doubtless been overlooked in the press of business."

"We enclose another statement of your account, presuming that the one we sent you some ten days ago has been mislaid."

"Our letter of the 10th inst., enclosing statement of your account, may have been misdirected, or lost in the mails."

"We have not the slightest anxiety as to either your willingness or ability to pay us, and would be glad to leave the matter entirely to your convenience, were it not that part of our plant was recently destroyed by fire, and we are under the necessity of asking all who can to pay without further delay."

"It would give us great pleasure to extend your time indefinitely, but we have just bought out one of our competitors, and if you will join the ranks of those who are cheerfully coming to our aid, we shall be able, by thus increasing our facilities, to make you better prices in the near future, and thus compensate you for the inconvenience it may be to you to pay each of your bills at or near the time it falls due."

"Your account is long past due, but we have hitherto refrained from calling your attention to it, knowing that you are just passing through the dull season. However, we have past-due accounts with more than four hundred other customers in your line, and we are asking all to pay a part—say half—and we can then wait another sixty days for the balance. We know you are willing to pay if you *had* the money. Can you not strain a point to raise it? We would even be willing to stand the discount you might have to suffer to accommodate us."

725. Most large business corporations pay their bills monthly—say on the 10th, and it is not only needless, but worse than useless, to send them a statement of their account just when it comes due. They will pay on the 10th of the following month without being asked, and they will not pay any sooner, no matter how often they are asked. We mention this not to show the student what to do, but what not to do with such customers, for it irritates them even to receive a statement. Sometimes a new clerk in going over the ledger fails to notice the mark which indicates that no statement should be sent to *that* customer, and inadvertently sends one, perhaps bearing in large letters the rubber stamp "PLEASE REMIT," or two or three applications of this, to them, obnoxious reminder. A careless clerk, by working industriously for an hour along this mistaken line of usefulness, may make it necessary for the manager to devote a whole day to the writing of personal conciliatory letters in an effort to soothe the irritation evidenced by the letters received in answer to those statements—and the writer of those conciliatory letters will need to use Invention, Style, and Diction, all at their best, to make his letters effective.

726. Now, of course, a series of Letters Asking Payment might be made more gradual, employing say five or six of increasing strength, leading up to the point where we decide to give the account to an attorney for collection, if no response has been received. Also, the slow accounts may be worked, say every ten days instead of every month, and thus push the matter along faster. The collections need different treatment in different kinds of business.

THE CARD SYSTEM

727. In a very large business, requiring the entire time of one or more clerks to attend to the collections, the matter is best handled by a card system. Cards are prepared, one for each account, showing on the face a statement of the account, with name and address of the debtor at the head, the back being reserved for memoranda. Now suppose we have one thousand of these cards and desire to work them all every ten days, beginning March 1st. We place them in a drawer which, instead of an index file, contains 31 colored division cards (guide cards with projecting tabs) numbered to represent the days of the month. See Fig. 1, page 154. We put one hundred of our card accounts in the first division, one hundred in the second division, etc., filling up the first ten days with our thousand accounts.

728. If these were all new accounts, we should on the first day of the month send letter No. 1 to each of the first hundred, note the fact briefly on the back of the card, follow that memorandum with the figures 3/11, and place the card forward under March 11, when it will come up for further attention.

729. By the time we have gone through our thousand cards at the rate of one hundred per day, it will be found that answers have been received from some of the earlier ones. When any response is received, the corresponding card, which will now be found ten days further forward, must be picked out, and a brief memorandum of what the debtor says must be made on the back. Suppose he pays part and promises the balance on the 22d. We note that fact and re-date the card for the 25th, moving the card forward to that place in the drawer, thus allowing three days later as the proper time to remind him again, *if in the meantime the balance has not been paid, and the card taken out of the drawer.*

730. As the correspondence proceeds by this method, some cards will need to be dated much further ahead than others, thus requiring two or even three drawers in use at the same time.

731. Of course, all letters containing remittances go through the bookkeeper's hands before being sent to the collection clerk, so that the accounts in the various ledgers, or accounts receivable books will agree with the statement on the face of the collection clerk's cards, and the memoranda on the backs. The student will readily see that since some cards need to be dated much further forward than others; and some are taken out of the drawer because paid, or transferred to the Suspense Files as practically worthless; and some new ones are coming in from day to day, in the regular

course of business, the cards will soon become miscellaneously intermingled, so that every day's assortment of cards will contain accounts in all stages of progress.

732. This card system of handling collections has been found very satisfactory for a medium-sized business, say not more than fifteen thousand to twenty thousand active accounts, more than half of which are paid on or before receipt of statement, and thus before reaching the collection clerk.

733. For a much larger business it is better to have the collections worked directly from the Accounts Receivable Books, but by a Card Index system as a means of keeping track of the work. To do this, the Order Book is made the book of original entry. The order blanks are printed say three on a page, with a stub to each order, the leaves being perforated, and each book containing 1000 orders. After the orders are filled out and torn off, the stubs contain all the data which would be found on the *face* of the cards heretofore explained, and the back of the *preceding leaf* is the place on which to make the memoranda which by the other method, were made on the back of the card. When all the orders in one volume are filled and torn out, the *covers* are cut off back to the stubs, making the books more convenient to handle. The first volume is marked on the back,

BOOK A.

1 to 1000.

734. The next book is marked Book A 1001 to 2000, and so on up to Book A 9001 to 10000. Then comes Book B, 1 to 1000, B 1001 to 2000, etc., until ten books are filled in the B series. After all the letters of the alphabet have been thus used, with ten books to each letter and 1000 orders in each book, making 260000 orders, a sub-letter is introduced, thus: Aa 1 to 1000, Aa 1001 to 2000, etc., then Ba 1 to 1000, Ba 1001 to 2000, etc.; and after the entire alphabet is used with the sub-letter "a", the sub-letter "b" is used through another 260000 accounts. When all letters have been used *singly* as sub-letters two sub-letters may be used: as Aaa, then Aab, etc. Some large business concerns are now using order numbers preceded by three letters. The numbers used on bank notes are preceded by letters having a somewhat similar significance.

735. These order books, also called Accounts Receivable books, should be kept in a rack built to contain four or five series, and mounted on casters. The rack is rolled into the vault in the evening, and drawn out into the office in the morning, and it should

be made the duty of some one person to see that, in case of an alarm of fire, *that* rack shall be rolled into the vault instantly.

736. An index is kept for each series, showing after each customer's name all the Order Numbers in that series where that customer's name appears, and these numbers are crossed off in the index, as fast as his bills are paid. The indexes, therefore, show where to find his *live* accounts, and the first thing to be done with the mail is to go over the indexes and mark on each letter the number of the order or orders to which the contents of that letter refers. The letters are then distributed to the various clerks; or the letters may be distributed first, and each clerk may look up his own order numbers, but by this method several clerks are likely to want the same index at once.

737. The cards for the Card System of working these order books may be much smaller than by the system previously explained, as each card contains at its head only the order number, and along down the face simply the dates at which the card comes up for attention.

738. Other branches of the correspondence may be worked by other clerks, also by the card-index method. Suppose that we receive a complaint of shortage, or leakage, or quality, or delay in shipping. The clerk having charge of that department goes to the order book and makes a memorandum to that effect, also noting what he said in answer. Then when this account comes before the collection clerk again, he sees the recent entry made by the complaint clerk, and governs himself accordingly. So all departments work the same order books, but each by an independent card-system, and each clerk with a full knowledge of what all the others have done regarding each account. The "loose-leaf" order book has certain advantages over the kind just described, but both systems are worked by the card-index method.

EXERCISE 13

1. Write a letter to the Baker-Elgin Co., 431 Ft. Wayne Ave., Indianapolis, Ind., requesting payment of balance of \$314.10 due on note for \$1000. Tell them that you would gladly extend the time again, were it not that you are building an addition to your warehouse, and must have cash to pay contractors.

2. Collins & Hubbard, Charleston, S. C., owe you \$637.61, which they promised to pay ten days ago, but have neither paid nor offered any explanation for delinquency. You owe Mason J. Klinger, Atlanta, Ga., \$541.75, due in five days from now. Write C. & H. that you will draw on them at

sight on that date favor Klinger for the amount you owe him. Ask them to be prepared to pay Klinger promptly, so as not to injure your credit with Klinger.

3. The Baker-Elgin Co. send check for \$200 and new note at sixty days, for \$115.24 to cover balance of old note with 6% interest on new note added in advance. Write Baker-Elgin's letter to you. Write The Baker-Elgin Co., acknowledging receipt of check and note, and agreeing to the extension of time.

4. Collins & Hubbard say they will accept your draft, favor Mason J. Klinger, if drawn at ten days sight, or will honor your draft at sight, if drawn ten days later. Write C. & H.'s letter to you.

5. Write Mason J. Klinger explaining how you can pay him through Collins & Hubbard as above proposed.

6. Write Mason J. Klinger's letter to you agreeing to wait ten days longer, and expressing preference for C. & H.'s acceptance of draft at ten days' sight.

7. Write C. & H. notifying them of Klinger's preference, and again expressing the importance of not disappointing Klinger.

8. Write Johnson & Johnson, Galveston, Texas, that if they do not pay by the 10th of next month, their account of \$168.70, now long past due, you will give same to Christie Collection Agency with instructions to sue within ten days, unless paid or secured by chattel mortgage.

9. Write a letter from Johnson & Johnson to yourself, expressing sincere regret at their failure to pay, and explaining that the delay has been due to business reverses as the result of a bank failure in their town. Also say that a note at six months for the balance due is enclosed, the same being secured by chattel mortgage, also enclosed, on four mules and two wagons, considered worth double the amount.

10. Write a letter to Wm. A. Crush, Martindale Attorney, Galveston, Tex., enclosing J. & J.'s chattel mortgage, asking him to investigate as to value of the chattels, and if considered sufficient, to have mortgage recorded and return promptly. Explain that you are a Martindale subscriber, and trust he will make fee reasonable.*

11. Write Crush's letter to you reporting favorably and returning mortgage, also receipt for forty-five cents for recording same, and naming \$1.50 as fee for his service.

12. Write Johnson & Johnson in answer to their letter of No. 9. Refer to your investigation through attorney, and express a hope that by the time the note falls due they will have recovered from the effects of the bank failure, and be able to pay promptly.

13. Write Vernon & Hicks, Lincoln, Nebr., that Attorney A. J. Kerr (of Lincoln) has reported their account of \$436.25 practically worthless, and does not expect to collect except by small amounts spread over two or three years. Ask if they cannot do something to secure the account and save themselves costs of suit.

*Subscribers to the Martindale Mercantile Agency get the service of Martindale attorneys at special rates, the Martindale Co. also agreeing to make good any deficiency caused by dishonesty of any of the attorneys in their association. At least one attorney in every county-seat or other large town in the United States belongs to the Martindale Agency, and a directory is furnished every subscriber.

14. Write letter from V. & H. to you saying they paid Attorney Kerr \$100 on our account and promised to pay \$100 every sixty days until all is paid. State that Kerr is in trouble trying to repay a defalcation of \$1000, and thus save himself from disbarment proceedings.

15. Write Attorney Kerr offering to let him retain the \$100, and all that he may collect from V. & H., if he will give his notes for all amounts collected, the notes to bear interest at 8% for one year, and to be secured by two good endorsers.

16. Write Attorney Kerr's letter to you confessing his fault, expressing his surprise at your leniency toward him, appreciating sincerely your disposition to help a wrong-doer, giving names of two men who are willing to endorse for him, and offering to pay you a handsome bonus, if he ever gets out from under this cloud.

BLACKMAILING LETTERS

739. **A Blackmailing Letter** is a letter written for the purpose of extorting gain by threats. All the states have statutes defining blackmail, and specifying penalties therefor. Blackmailing letters usually take the form of an accusation of crime, or a threat to accuse of crime or misdemeanor.

740. This must not be construed to mean that a business man may not, in a letter, accuse his delinquent customer of failure to keep his promises, nor may not threaten suit or any other lawful proceeding if the debt is not paid. In a sealed letter there is no danger of violating the law of blackmail by emphatic denunciation of unfaithfulness to contract relations, and positive threats of summary punishment by legal processes. But should anything of this kind be written and mailed on a postal card, it would be a serious violation of the postal regulations, and render the writer liable for damages.

741. The writing of a dunning letter on a postal card does not constitute blackmail, but it savors so much of the same principle that it is well to inquire closely as to what may, and what may not, be sent through the mail in this semi-public fashion.

742. The principle on which to decide whether the message on a postal card renders the writer liable for damages is:

Does the message threaten or reflect in a manner injurious to the character of another?

If it does not, it is lawful, and the card is considered mailable. If it does, it is unlawful, and the card is considered unmailable.

743. A mere statement of account, unaccompanied by any threat, may be made on a postal card, but it is not good form for

merchants to use this method of reaching their private customers. The county treasurer, however, has practically the whole public for his customers, and therefore it is not considered a violation of business etiquette for him to mail on postal cards printed statements, or even written statements, of taxes due, or about to become due.

744. A good deal of unfavorable publicity may be given on a postal card and still keep within the pale of the law, if the writer is careful to refrain from making *any* threats. The courts held the following message unlawful and the writer was fined:

"If you do not pay at once the \$2.50 you owe us, and for which we have called on you several times, we will give it to our attorney with instructions to force collection."

745. It is the *threat* which makes this case so offensive, for in the following case the court held that there was no violation, though it is practically the same as the preceding one, except that there is no threat:

"Your account is long past due, and our collector has called for payment several times. Will you please settle at once?"

746. On the whole, it is best not to use postal cards in asking payment, but they may be used freely in acknowledging receipt of payment.

747. On the other hand, even a sealed letter may give undesirable publicity to the nature of its contents by reason of undue prominence of the imprint on the envelope. Thus, if a collection agency should address the customers of its clients on envelopes bearing in prominent type, say THE CHRISTIE COLLECTION AGENCY, the customers receiving such letters would have good cause for complaint, on the ground that their credit is likely to be injured through these envelopes making it widely known that letters from such a source are sent to them. The collection agency's object in making their name so prominent is to render it odious to the debtor, and thus scare him into quick settlement, in order to prevent more such letters from being seen by the public in his mail.

LETTERS OF INQUIRY AND INFORMATION

748. Under Letters Pertaining to Credit we have already touched upon Letters of Inquiry as to financial standing, and the corresponding information to be given in answer thereto.

749. In general, it may be said that every letter of inquiry should express or imply a willingness to reciprocate the favor. Also, that the answer to every Letter of Inquiry should, if possible, give the information which is reliable and sufficiently detailed to

be of real value to the inquirer. Sometimes one who receives a Letter of Inquiry is in position to discover the desired information readily, but may himself have to write a Letter of Inquiry to obtain that information from a third person. If such information can probably be obtained within a day or two, it will not be necessary to acknowledge receipt of the primary Letter of Inquiry until it can be answered in full.

750. If the person receiving a Letter of Inquiry is not able to give or procure the desired information, he should answer promptly, expressing regret at his inability to be of service in the manner desired. Without due regard to courtesy in such answers the impression is likely to be conveyed that the writer *knows, but does not wish to tell*.

751. Of course, the writer of a Letter of Inquiry should confine his questions to the legitimate usage of trade. He should not ask to know things which are none of his business. But within the pale of propriety there is almost no limit to the variety of subjects for business correspondence, involving inquiry and information. Of course, it may be said that every letter is a letter of information. But not every letter gives information in direct response to a letter of inquiry.

752. Besides letters pertaining to credit and financial standing, there are many letters pertaining to delays in shipment, causing loss of sales and serious injury to trade; letters inquiring into conditions of trade and prospects for the coming season; letters asking pointers as to systems of accounting, or methods of classifying or storing stock; the comparative value of domestic and imported products; the best methods of co-operation to the end that competition shall be fair and not ruinous; the exchange of experience in the use of different lines of transportation; the policy of the banking world toward the merchant world; the attitude of the creditor toward the honest but irresponsible debtor; the establishing of branch stores, or sub-agencies; the centralization of trade, its advantages and disadvantages; causes of increase or decrease in the ratio of supply and demand; the status of the jobber, who is neither wholesaler nor retailer; the status of a manufacturer who sells direct to the consumer; in fact, any subject wherein competitors' interests do not clash may be a legitimate matter of inquiry and information between one business man and another.

753. It is not practicable to give samples of all such letters here, but enough has been said to serve as an intelligent basis for a life-long consideration of Letters of Inquiry and Information.

EXERCISE 14

1. Leiter & Zang, 938 Smithfield St., Pittsburg, Pa., have just received notice from the B. & O. Freight Station that a package of goods which you shipped them four weeks ago has just arrived, and they refuse to accept the goods and pay the freight, because they had to purchase elsewhere to hold their trade. Write L. & Z. asking if they can use the goods at a discount of 20%. State that the box was marked "Rush" and that you have telegraphed tracers, and kept in close touch with the transportation company from the day the goods were shipped; that the railroad company had the car shunted in the mining regions by mistake, and they are willing to make good the loss if we can resell at a reasonable discount.

2. Write L. & Z.'s letter to you declining to accept the goods at any price, but referring you to Jaster & Wise, 96 Liberty St., as probable customers for that shipment. Express regret at the unfortunate delay, and give assurance of future custom when more stock is needed.

3. Write Jaster & Wise, giving them the facts in the case, and stating that a duplicate of your invoice to L. & Z. will be found enclosed. Also state that L. & Z. referred you to them, and express a hope that they can use the goods at 20% off.

4. Write J. & W.'s letter to you accepting the offer providing terms can be made 60 days instead of 30; also, asking for duplicate freight receipt, with authority to claim shipment originally made to L. & Z.

5. Write A. N. Colver, Agt., B. & O. R. R., at your town, instructing him to have Pittsburg agent deliver L. & Z.'s shipment to J. & W. Also, make claim (through Colver) on B. & O. R. R. for \$32.41, which is the loss you sustained through their delay of shipment to L. & Z.

In making this claim on Colver, you are supposed to enclose duplicate of the original invoice to L. & Z., and a duplicate of your invoice to J. & W. so that he (Colver) may see just how much you had to lose on the goods by reason of delay en route. Word your letter so as to refer to these invoices as if they were enclosed.

6. Write Leiter & Zang, thanking them for referring you to Jaster & Wise, who have taken the goods at a reasonable reduction, considering that they already had a large stock on hand. Say that the transportation company will doubtless, through self-interest, do all in their power to prevent a recurrence of such delays, as they have accepted your claim for the loss.

7. Write to J. S. Peabody & Co., St. Louis, Mo., stating that you are chairman of a committee appointed by the retail merchants of your city to inquire into the means adopted in other cities for the purpose of restraining wholesalers and commission merchants from selling to consumers, and thus injuring the retailer's business. Ask if they and other retailers in St. Louis have suffered seriously from this cause, and, if so, whether or not they have been able to devise a means to prevent it. Express a willingness to give any information they may desire as to conditions of trade, or abuses of privileges, or violations of trade customs in your city. Sign your name as chairman of committee.

8. Write your agent, S. F. Carrington, Cedar Rapids, Iowa, that your last shipment made on his order, to Kline & Dunlap, Lafayette, Iowa, has been refused on account of delay in shipping. State that you were out of material and could not get the stock ready any sooner, and ask him to resell this shipment if possible, somewhere within his county, as the packages will

not stand reshipping to a great distance. Tell him that you have two customers at Lisbon, B. M. Ward and Thomas Hinkle, who ordered similar goods last year. Offer him re-commission on the sale at full price, though he may have to sell at some discount, and urge quick action to save loss by leakage this dry season.

CIRCULARS AND CIRCULAR LETTERS

754. There are some situations arising in business which make it desirable to send the same letter to many customers or prospective customers, and yet have each letter appear to have been written especially for the one who receives it. If the recipient can see at a glance that such a letter, though addressed to him by name, is yet only a duplicate of a thousand others sent promiscuously to the trade, he will regard it in the same light as a printed circular—merely an advertisement to the general public. If so many business men did not have the foolish habit of consigning to the waste-basket without reading, all circulars or other printed matter, it would not have been necessary to invent machines and methods for duplicating writing in exact imitation of typewriting. As it is, a circular must appear to be an individual letter, or the majority of those to whom it is sent will throw it aside without the slightest glance at its contents, unless the heading or the envelope shows it is a subject in which they are especially interested, or that it comes from one with whom they already have active business relations.

755. Circular letters may be divided into two classes; (1) Letters to present customers; (2) Letters to the public as prospective customers. Circular letters to present customers may be of two classes; (1) Letters which should appear to be private or individual; (2) Letters which should appear to be general.

756. When a business man writes something of an advertising nature, even to his own customers, he must make it appear to be private and individual, or more than half of its force is lost, *even if the customer reads it*; and the chances are three to one that the customer will not read it at all, if he suspects that hundreds of other customers are receiving the same thing the same day. On the other hand, a private letter may contain such terms or information as would be considered impertinent, or offensive, or discriminating, or too personal, if restricted to one customer; but if he can see by the form of the very letter itself that he is being treated like all the rest of the customers in that trade, the letter has lost its sting, and the information is rendered acceptable. So this latter kind,

though sent to only one customer, must appear to him as if sent to all the rest; but the former kind, though sent to all the rest, must appear to each one as if sent to him only.

757. To make a letter appear to be sent to all the trade, though you only send one now and then in special cases requiring such treatment, it is well to prepare a form letter leaving blanks for name, date, amount, etc., and have this form printed. You may need but a few of them, but the fact that they are on printed forms makes it appear as though they were used in large quantities, and the customer receiving such a form letter, though it be a little sharp for his commercial palate, does not feel that he is discriminated against, and he accepts the dose, though it leaves a bitter taste in his mouth—just the effect you desired to produce.

758. Letters to the public as prospective customers require *featuring*. This involves all the leading principles of advertising—a subject which is fast being reduced to a science. Many ingenious schemes have been invented to gain and hold the attention. Elegant stationery, artistic illustrations, novel combinations of business with politics or poetry, unique souvenirs, antique articles of the toilet, picturesque representations of historic events—*anything unusual* belonging to or enclosed in a circular will excite interest or curiosity enough to insure at least a momentary perusal of the circular so garnished; and the embellishment may have sufficient merit to warrant its permanent preservation. If so, your circular is well placed.

759. There is practically no end to the variety of ways in which a circular may be made attractive. Sometimes the heading may make ingenious reference to some remarkable discovery, or some sensational event which for that moment fills the public eye. The subject of your circular may be essentially plain and dry, the matter very commonplace indeed, but if it can be linked up *smoothly* with the things that are then thrilling the people, your goods or your ideas will be indelibly stamped with an up-to-dateness which will turn public attention your way, and you will not have wasted the postage required to distribute your circulars.

760. As an example of this principle, note the hundreds of instances in which the polar controversy between Cook and Peary was linked up with business in 1910. Halley's comet was also harnessed to the commercial chariot. Aeroplanes are coupled with rising quality, and falling stars with descending prices. (Woe be to the bungling correspondent who gets these ideas reversed.)

New subjects are developed almost daily which can be seized and utilized to feature a circular.

761. Sometimes circular letters are prepared like follow-up letters, to go in series. If the featuring is efficient the circulars are preserved, and the effect is cumulative. This cumulative effect grows in a geometric ratio. If you strike a man six times in six different places, the last stroke may make no deeper impression than the first. If you strike him six times in the same place,—well, you will probably hear from him before you reach the sixth time. It is the same with the attention. By attracting it to the same object repeatedly, the impression becomes so deep as to be all-absorbing.

762. Printed circulars can be mailed singly unsealed as third-class matter (two ounces for one cent), but duplications of type-writing must be mailed in quantities of not less than twenty to separate addresses in order to go at third-class rate. Such circular letters may have the date, heading, and name and address of the person addressed written or typewritten in afterward, and any typographical errors may be corrected, and still be third-class matter, if unsealed. But the writing or stamping of anything in the body to alter its meaning to that special customer would subject it to first-class postage, whether sealed or unsealed.

PUBLIC LETTERS

763. PUBLIC LETTERS are communications for publication, written in the form of a letter. They are generally addressed to some individual. This form of writing is adopted because it arouses personal interest in what is said, and admits of a more informal style of composition. Most of the letters published in newspapers are addressed either to the editor, or some public man.

764. **How to write for the press.**—All copy for a printer should be on one side of the paper only. Write plainly, and be careful in the spelling, capitalization, paragraphing, etc. Number the pages. Always give your own name and address; not for publication, necessarily, but as a guarantee of good faith. If you do not wish your name published, you may sign the letter with an assumed name; in addition you must not fail to give your own name and address, otherwise your letter will certainly find its way to the waste-basket.

Have the copy typewritten, if convenient. One may then see in advance how it will look in print, and revisions may be made in the copy rather than in the proofs, which is more satisfactory to both author and printer.

LETTERS OF CONGRATULATION

765. A LETTER OF CONGRATULATION is one written to a friend who has just met with some good fortune. It should, of course, be written in a cheerful, lively style suited to the occasion. Nothing of an unpleasant nature concerning yourself, nor matters of advice, nor other subjects, should be mentioned in such a letter. The following model is one of this class of letters:



THE BOARD OF REVIEW
COUNTY COURTHOUSE

CLEVELAND, OHIO

ROBERT SHARON, PRESIDENT
J. B. MOLYNEUX
F. A. BARSTED
CHAS. F. PRESTON, SECRETARY
W. D. BECK, CHIEF CLERK

Aug. 8, 1912.

Friend Charles:

I am greatly pleased to learn that, notwithstanding the general dullness of business, you have succeeded in obtaining a clerkship. I doubt not your employers will regard themselves fortunate in securing your services. In the meantime, accept my congratulations upon your success.

Hoping the position may prove permanent and satisfactory, I am,

Truly yours,

C. A. Leonard,

Washington, D. C.

J. B. Molyneux

EXERCISE 15

1. Write a letter of congratulation to your friend, John C. Lowrie, on the announcement of his promotion to the position of Secretary-Treasurer of the Colonial Builders Supply Co., Boston, Mass. Date your letter at Albany, N. Y., and state that you saw this announcement in the Albany Journal as quoted from the Boston Courier. Wish him the further advancement that is sure to come to men of sterling merit.

2. Write a letter of congratulation to your intimate friend, Marguerite Weston, in your own town, on the announcement of her engagement to

Kenneth E. Saxton, Newark, N. J., who is also a life-long acquaintance, and whom you have always held in high esteem. Write from Plainfield, N. J.

3. Write a letter to the Economy Supply Co., Baltimore, Md., congratulating them on the completion and occupancy of their new factory and offices. State that you have had business relations with them ever since they began business in a very humble way at Annapolis, that you noticed how they outgrew the demands of trade in that city, that you were intimately acquainted with their founder and former president, who is now holding an important federal office in New York, and that although you have been for twenty years their principal competitor in Baltimore, you have never had any but kindly feelings toward them for their manifest honesty and fair dealing.

LETTERS OF CONDOLENCE

766. A LETTER OF CONDOLENCE is one written to a friend who has suffered some loss or bereavement. Such a letter is one of the most difficult of all to write. It requires good taste and sympathetic feeling. In offering condolence, carefully avoid recalling to the sufferer the details of the case, and do not attempt to argue on the subject. Reasons that should appeal to the head cannot affect the heart. Of course, never insinuate that your friend is in the least directly or indirectly to blame. What is most needed at such a time is sympathy. Endeavor to show your friend, as much as is possible in words, that you are ready and anxious to share his grief, and your sympathetic feeling will thus lessen the sorrow.

767. The following letter, written to John Adams on the death of Mrs. Adams is one of the finest models of this class of letters:

Monticello, November 13, 1818.

The public papers, my dear friend, announce the fatal event of which your letter of October the 20th had given me ominous foreboding. Tried myself in the school of affliction, by the loss of every form of connection which can rive the human heart, I know well, and feel what you have lost, what you have suffered, are suffering, and yet have to endure. The same trials have taught me that for ills so immeasurable, time and silence are the only medicine. I will not, therefore, by useless condolences, open afresh the sluices of your grief, nor, although mingling my tears with yours, will I say a word more where words are vain, but that it is of some comfort to us both that the time is not very far distant at which we are to deposit in the same ceremony our sorrows and suffering bodies, and to ascend in essence to an ecstatic meeting with the friends we have loved and lost, and whom we shall still love and never lose again. God bless you and support you under your heavy affliction.

Th. Jefferson.

768. One of the tenderest of Abraham Lincoln's traits is preserved in a letter of sympathy addressed to Mrs. Bixby, Boston, Massachusetts. It ran thus:

Executive Mansion, Washington, November 21, 1864.

Dear Madam:—I have been shown in the files of the War Department a statement of the adjutant general of Massachusetts that you are the mother of five sons who have died gloriously on the field of battle. I feel how weak and fruitless must be any words of mine which should attempt to beguile you from the grief of a loss so overwhelming. But I cannot refrain from tendering you the consolation that may be found in the thanks of a republic they died to save.

I pray that our Heavenly Father may assuage the anguish of your bereavement, and leave you only the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.

Yours sincerely and respectfully,

Abraham Lincoln.

769. It is seldom that a Letter of Condolence is called for in business, but there are times when it is exceedingly appropriate for business men to express sympathy for serious losses and misfortunes that are of a purely business nature. Such Letters of Sympathy are nearly always coupled with offers of aid, or regrets of inability to extend any assistance. The importance of such letters can hardly be overestimated. They are only too scarce in this strenuous age. Many a disheartened merchant or manufacturer has taken new courage when his creditors, and even competitors, have expressed their sorrow at his failure, and their willingness to lend their influence for a new start.

770. Particular attention is called to the Letter of Condolence on the next page. This is a facsimile of a letter written by Platt R. Spencer more than a quarter of a century ago. Note, in the body of the letter, the omission of the initial and final strokes, thus reducing the writing to the simplest forms possible. Note, also, the directness and simplicity of the language—equaled only by the tenderness of the sympathy expressed.

Cleveland, Ohio. Aug. 19. 1885.

My dear Lawrence:

My heart goes out to you in deepest sympathy in this hour of your great affliction. I have stood where you do and know the deep shadow that darkens your spirits. Time will lighten it, though the sadness will never pass entirely away.

May God sustain and comfort you, is the prayer of
Your sincere friend.

J. W. Spencer.

ROUGH DRAFT

771. Sometimes a letter or contract, or other composition is so important, or so difficult, as to require careful revision after the first writing, with a view to improving it if possible. In such cases, the first writing is made the basis of a further study, and the alterations decided on are indicated in various ways, thus making a "Rough Draft" of what the finished letter will be.

772. Most of the changes desired can be indicated by interlineation, or by writing in the margin and drawing lines to a caret so placed as to show where the new matter should be written. In the first writing, the lines should be wide spaced so that one may write between them to indicate changes.

773. A few signs which need special attention are the following:

1.—When two words should be transposed.

(a) If they stand adjacent a line may be drawn over one and under the other, passing through between, so as to indicate that the words should be *transposed*; thus, "They seemed ~~(to)~~^(not) be willing", should read, "They seemed not to be willing."

(b) If the words to be transposed are not adjacent words, they should be *encircled* and *connected*, and the letters "tr" should be written somewhere near to call attention to such transposition. Thus:

tr.

The man with dark hair wore a hat with a light band.

When corrected this would read, "The man with light hair wore a hat with a dark band."

2.—Reducing Capitals to Lower Case.

774. A typesetter has the small letters in a case inclined before him like the top of a standing desk. This is called the "lower case" because the capitals are in a case which is just back of it

and leans *upward* at a steeper angle. The capitals and small capitals are sometimes called "upper-case" letters.

775. If a capital is to be reduced to lower case simply draw a diagonal line through it. This change is most frequently needed when the sentence is so reconstructed as to begin with some other word, thus putting the word that was first into an intermediate position.

776. A lower-case letter is raised to a capital by drawing a capital on or over it. So, when the first letter of a sentence is "struck down," look for some other word where the first letter has been "raised" to make that word the beginning of the sentence; thus:

still
 "The purity of the life within ~~will~~ ^{be} reflected by ~~the~~ ^{bright and} peaceful countenance."

Corrected this reads: "The bright and peaceful countenance will still reflect the purity of the life within."

EXERCISE 16

777. Transcribe the following Rough Draft, making all the alterations indicated, and hand a correct copy to your teacher:

When we see
 (The view) ~~of~~ a landscape ~~seen~~ through an imperfect pane ~~of glass~~ is distorted, and our ~~mind~~ ^{attention} ~~more~~ ^{is} called to the glass than to the landscape outside. If the ~~window~~ ^{glass is} be perfect and true, we see the ~~view~~ ^{landscape} so clearly that we don't ^{not} notice the glass ~~at all~~. So, if our words ~~be~~ ^{are} properly built together ~~and also~~ (well chosen), we ~~will~~ ^{shall} so clearly see the meaning (the thought) that we ~~do not~~ ^{no notice} take ~~account~~ of the words. The ~~idea~~ ^{instantaneous} conveyed takes ~~immediate~~ ^{thoroughly that} possession of the hearer's mind. He understands it so ~~plainly~~ ^{had} he feels as if he ~~always~~ ^{own} knew it. The ~~best~~ ^{highest} compliment you ~~could give~~ ^{can pay} a speaker is ~~that you know just~~ ^{to say} what he meant but ~~didn't~~ ^{you did not} notice ~~just how~~ ^{he} it was said. ~~He must~~ ^{is} In that case ~~have~~ ^{said} told it just ~~about~~ right.

The most eloquent language calls no attention to itself.

EXERCISE 17

778. The Rough Draft on the next page, when properly transcribed, is an extract from a letter to a senator from one of the Eastern States. Several letters were written previously, on The Exalting Influence of Aged People upon Their Younger Friends, when one of the younger friends, inspired by the beauty and nobility of the senator's own character, wrote him, in part, as shown in the engraving on the opposite page.

779. The student should read or rewrite this letter carefully as it was first written, noting the following points:

1. The many fine expressions in the original composition.
2. The awkward and faulty expressions, and the manner in which they have been improved.
3. The changes made in the good sentences to harmonize them with the improvements made in the faulty parts.
4. The change of the latter part from prose to poetry, which is almost an insensible change because the preceding prose itself is so poetic. The portion so changed is enclosed with ruled lines.
5. The change of the personal pronouns from the first person to the second person, thus making the letter read as a direct message to the student who reads it.

780. A perfect transcript of this exercise should be made with either pen or typewriter, and handed to the teacher for examination. Write the versified part in stanzas, capitalizing accordingly.

Though the head may be ^{whitened} ~~silvered~~ with ^{the frosts of age.} ~~many successive~~ winters, The heart may bloom ^{perennially} ~~from year to year.~~ We should accustom ^{yourself, while young,} ~~ourselves~~ to think ^{cheerfully and without melancholy,} ~~earnestly,~~ while we are young ^{great} upon the intricate problems of life. Anticipating the solemnities of advanced life; ^{we should} meet the questions at issue manfully and ^{rationaly;} fortify ^{while young} ~~yourself~~ against the ^{depressing} influences of fear, and ^{superstitious you retain} ~~we may~~ thus keep our youth indefinitely.

The purity of the life within ^{will still} be reflected by the ^{The bright and} ~~peaceful~~ countenance, and ^{youthful associates} ~~younger friends~~ will still ^{prefer} ~~choose~~ the ^{sunshine of your} ~~sunshiny~~ company.

Reciprocally, you ^{in your youth} ~~also,~~ we may now ^{while young} find ^{great profit} ~~much advantage~~ in cultivating the friendship of ^{acquaintance} ~~old people,~~ honoring them with ^{filial devotion;} kindly attentions, and cheering them with ^{kindly} ~~polite~~ consideration, and ^{you} ~~we will~~ ^{speedily find a singular charm in} soon learn to prefer their society. And ^{Neither} ~~it~~ is not all on account of their ^{greater} ~~wider~~ experience, but ^{rather} ~~more~~ in expectation of the ^{greater} ~~still~~ wider experience they ^{will} ~~soon have.~~ From ^{to enter upon} ~~inside of~~ the ^{within} ~~celestial~~ gates, they are ^{very} ~~look-~~ ^{of heaven smiling} ~~ing~~ back to us ^{upon their} ~~with a~~ peaceful benediction.

We should ^{look upon} ~~regard~~ them as ^{having served their time} ~~though they had lived~~ under ^{more trying circumstances} ~~harder conditions~~ than we do now, and without ^{obtain} ~~much~~ comfort, ^{mought of} ~~nevertheless, stood~~ such tests as few are now required ^{at present simply} ~~to bear.~~ They are, now just waiting ^{on the threshold} ~~in the doorway,~~ and it takes only

a ^{beckoning hand,} ~~nod, or a smile,~~ or the ^{from the guardian} ~~beckoning of an angel,~~ that ^{that watches the while,} ~~hand to~~ set their souls ^{afloat} ~~free~~ on the wings of love to ^{the} ~~brighter~~ realms of light.

Like ^{full blown} ~~flowers~~ they have ^{given us} ~~cheered us~~ and sweetened our lives ^{from year to} ~~every~~ year. A slightly chilled zephyr alone ^{loved} ~~one~~ chilly blast, may be sufficient to cause ^{forms} ~~their~~ to droop, and they ^{will} ~~be~~ gone in a trice.

We should ^{watch} ~~carefully~~ ^{is with} ~~decline~~ of their affections ^{the elf} ~~fragrance~~ and cherish them tenderly, for ^{ever} ~~though~~ fading and withered ^{the bleeding} ~~to~~ they still impart ^{to our aching hearts,} ~~a~~ soothing influence.

The ^{bud} ~~blossoms~~ and the flowers, are tossed in beauty, but ~~ever~~ and anon the roots are hidden from the frost, by the ^{hide the} ~~dead leaves~~ and it was last year's leaves which strengthened us, ^{in our youth} ~~though we were~~ fair, and strong, ^{in our prime} ~~when we were~~ young, and are just beginning to realize that the ^{the bud} ~~rosy~~ blush on either ^{as on} ~~flower or~~ cheek, ^{of love} ~~is derived~~ from above, ^{penciled by artists that smile} ~~the sun and the angels.~~

MISCELLANEOUS CORRESPONDENCE

EXERCISE 18

781. As a review the student may now write the letters called for in the following series of transactions. These letters will be the more interesting because related to each other and to the business just as the trade develops the data from day to day. Several kinds of letters may be required by the same transaction, and sometimes one letter will be of two or more kinds. Again, two or more letters may be written to the same party, and sent in the same envelope.

TRANSACTIONS

Cleveland, O., April 3, 19

1. R. E. Mount & Co. of Cleveland have had several interviews and telephone talks with you in which they have offered to sell you their entire business located at 938 Euclid Avenue, on conditions which, according to your memoranda made while talking the matter over, are as follows:

That you buy all their resources at face value.

That you pay all their liabilities.

That you assume the lease.

That you pay \$16000 in cash for the Good Will.

That you pay them cash \$75000 for one-half their net Present Worth, as per bookkeeper's statement for March; the estimated balance of \$..... in three equal notes at 3, 6, and 9 months respectively.

That they guarantee the quality and quantity of merchandise to be as represented in inventory.

That they agree not to enter into the same business in Cleveland within ten years.

You have told them to reduce this offer to writing for further consideration. Write their letter to you expressing these conditions as a proposition in the body of the letter. Ask for prompt consideration.

April 5, 19....

2. Write a letter to R. E. Mount & Co. accepting their offer provided they will make the following concessions:

Obtain an extension of the lease to ten years at the present rate.

Get an additional endorser to guarantee the payment of their Bills Receivable.

Make the time on your notes 6, 12, and 18 months, instead of 3, 6, and 9 months.

Make the price of Good Will \$12000 and allow \$3000 of that to go on note at 3 months.

Discount the Accounts Receivable 10% for shrinkage in collections. Give your letter a suitable closing.

April 7, 19....

3. Write R. E. Mount & Co.'s letter to you making all these concessions except additional endorser on Bills Receivable.

4. Write your friend, Frank A. Arter, 1493 Lake Shore Blvd., explaining the offer you now have from R. E. Mount & Co. Tell him how business of all kinds is moving up that way, and that you believe the increased value of the lease-hold alone will be a sufficient offset against panics or any other cause of depression in trade.

Tell him that this is a little too large a business for you to carry alone without embarrassing or sacrificing other investments, and offer him a one-third interest in the business as a silent partner.

April 9, 19....

5. Write Frank A. Arter's letter to you agreeing with your views as to lease-hold and desirability of location. Express a willingness to accept your offer providing the business shall be incorporated. Would rather not be a silent partner, but would take one-third of the stock.

April 10, 19....

6. Write Frank A. Arter agreeing to incorporate the business, he to take one-third of the stock at par, and pay pro rata in the same manner that you are to pay Mount & Co.

7. Write Mount & Co. accepting their last offer and asking that all papers be made ready for execution on April 25th.

April 15, 19....

8. Write a circular letter from R. E. Mount & Co. to be sent to all their patrons informing them of the sale of the business. State that the new business will be incorporated under the name of which they will be apprised later on. Bespeak for the new concern a continuation of patronage, and state as a reason therefor, that the new owners have paid handsomely for the Good Will, and it will be considered a mark of appreciation and loyalty to the old firm for every patron to give the new company a fair and impartial trial.

9. Write a circular letter from R. E. Mount & Co. to be sent to all debtors informing them of the change in ownership of the business, and asking them to show their fealty to the retiring parties by prompt and satisfactory settlement with the incoming owners.

May 15, 19....

10. The transfer having been made and the business incorporated under the name of The Excelsior Supply Company, you assume control of the business. Write a circular letter to be sent to all former customers of R. E. Mount & Co. informing them of the change in the ownership of the business, that it is now a limited corporation, that enlargements are to be made in the stock room, improvement in the office methods, two new departments added, and that with increased facilities you hope to more than sustain the reputation of the former concern for fair dealing with all classes of trade.

Promise punctuality in filling orders, and sound judgment in the selection of stock. Sign the corporate name, per your initials.

11. Write a circular letter to be sent to all debtors informing them of the new situation of affairs. State that every arrangement with the old firm, either expressed or implied, will be conscientiously respected, and that you sincerely hope that each debtor will meet his obligations promptly.

12. The bill clerk has laid on your desk the following bills for today's shipments, each bill accompanied by a duplicate freight receipt handed him by the shipping clerk:

J. S. Gorsline, Crestline, O.....	\$ 214.61
E. C. Greenough & Co., Erie, Pa.	130.20
I. J. Cunningham, Fremont, Ind.	64.80
E. S. Trovinger, Huntington, Ind.	340.50
Bowers & Linder, Monroe, Mich.	1432.10
Rice Construction Co., Lima, O.	730.00

Write a form letter suitable for all these, using the name and amount of the last one.

13. Write a form letter suitable for acknowledgement of the following orders using the name and address of the last:

R. D. Fuller & Son, Wilmington, Ohio.
 E. N. Johnson, Alliance, O.
 David Dalzell & Co., Jamestown, N. Y.
 Gibson-Carson Co., Wheeling, W. Va.

14. Acknowledge order of Simon Hunter, Painesville, O., stating that shipment will be delayed two days until new goods can be unboxed and inspected.

15. Acknowledge order of Chas. Howe & Bro., Anderson, Ind., stating that their order has been delayed three days in the mail; that it will take two days to make alteration required in one article, but shipment will go forward on the 18th inst.

16. Second National Bank telephones that they hold for collection note of R. E. Mount & Co., for \$325 favor C. A. Robertson & Co., Philadelphia, Pa., and that this note has been protested for non-payment because no attention has been paid to their notice sent you three days ago. Write this bank, explaining that the oversight was caused by the confusion incident to a change of ownership, and enclosing check to cover note and protest fee of \$1.50.

17. Write C. A. Robertson & Co., 98 Broad St., Philadelphia, Pa., explaining cause of delay in payment of the note they held against R. E. Mount & Co., and asking them to send the other note, which they hold to *First* National Bank when due. Ask them if they would like to discount the other note at 7%. If so, you will take it up at once.

18. This morning you telegraphed your agent, R. J. Duncan, Ft. Wayne, Ind., as follows: "See Hoosier Construction Company Indianapolis at once. Big deal on." Write a letter confirming this telegram, direct it care Wabash Hotel, Indianapolis, Ind., and explain that you have just received inside information that the H. C. Co. expect to transfer their patronage from Chicago to Cleveland. Tell agent to use long distance telephone freely, if more detailed information is needed in order to capture the trade.

19. Your assistant bookkeeper, John C. Warren, has been offered a much better position with The American Iron & Wire Co., on consideration that R. E. Mount & Co. will recommend him, and that you are willing to release him from the balance of his engagement with Mount & Co. now assumed by you. He had served Mount & Co. satisfactorily for eight years.

Write a *strong* letter of recommendation from Mount & Co. to suit his case.

20. Write a letter to the American Iron & Wire Co. releasing Mr. Warren from his contract for the remaining three months. Express regret at losing one whose place it will be hard to fill. Add that you could not conscientiously stand in the way of Mr. Warren's advancement, and that you trust that the change will be for their benefit as well as his. Sign your firm name per your name in full.

May 16, 19.....

21. Write a letter from The American Iron & Wire Co. to you personally, thanking you for releasing Mr. Warren, and recommending one of their men, Martin S. Dangler, to you to fill Mr. Warren's place. Say that Mr. Dangler is efficient as an *assistant* bookkeeper, and offer to let him come on trial for two weeks at their *own* expense.

22. Write Martin S. Dangler, care American I. & W. Co., asking him to please write a formal application for the situation to be vacated by Mr. Warren, provided, of course, that he thinks he would like the position.

23. Write a mild form letter to be sent to the following customers whose accounts are past due and unpaid; using the data of the last one. Refer to the fact that statement was sent ten days ago.

Samson-Javert Co., Orrville, O.	\$ 47.61
A. C. Rogers, Janesville, Wis.	136.20
Norman French & Son, Cairo, Ill.	83.69
Morris Jutland, Elmira, N. Y.	276.30

24. Write a more emphatic form letter to be sent to the following customers whose accounts are long past due, and who have paid no attention to the letters sent them within the last two months.

I. M. Himes, Covington, Ky.	\$114.65
O. P. Nixon, Minerva, O.	95.27
Ellison & Earhart, Indianapolis, Ind.	37.25
Zang & Simmons, Delaware, O.	12.74
Eben Holden, Waterloo, N. Y.	57.34

Use data of last.

25. The orders acknowledged in No. 13 have been filled and the bills and freight receipts are before you. Write same form letter previously used, to go with invoices, using the name and amount of the last.

R. D. Fuller & Son	\$132.46
E. N. Johnson	341.30
David Dalzell & Co.	275.00
Gibson-Carson Co.	532.63

26. Write a letter introducing your friend, Leroy A. Richmond, to your former partner, Nicholas Bronson, who is now in business in San Francisco, Calif. Invent such conditions for Mr. Richmond as might make a letter of introduction desirable.

May 17, 19.....

27. Write a letter directed to "Justice of the Peace, Hawk Eye, Neb.," enclosing the following statements of account for collection, and instructing him to threaten suit if not paid in ten days. Ask him to ascertain, to the best of his ability, which of these customers, if any, have nothing that could be levied on to satisfy judgment.

U. V. Werner	\$124.36
A. B. Collister	115.17
E. K. Gardner	138.29
D. E. Lantz & Co.	85.67
Marston & Lutz	217.63
Kingdon Construction Co.	96.30

28. The Hobart-Curtiss Co. have this day moved into their new building, 831 to 841 Superior Avenue, and are giving a formal "opening." Write them a letter congratulating them on their growth and success in business, and wishing them prosperity in their new location and elegant surroundings. Close by referring to the floral piece which you sent by special messenger this morning, and which you trust will grace their counters while it exhales the perfume of kindly feeling.

29. Write the American Iron & Wire Co. accepting their offer to let Mr. Dangler try the position to be vacated tomorrow by Mr. Warren. Thank them for the interest they have taken in your affairs, and decline their kind offer to have this trial made at their expense.

May 18, 19.....

30. Write a letter to J. B. Couch, Atty., Jackson, Miss., who has been trying for two months to induce Welty & Sebring to pay their account of \$29.40. Enclose sworn statement and tell him to show this to them together with an extra letter to him which you also enclose, instructing him to enter suit June 1st, if amount is not paid or secured. Give him to understand that this extra letter is only a bluff, as the amount is considered too small to make it worth the additional cost and further delay which they would doubtless cause in fighting it. He is to pay no attention to the instructions in the extra letter. It is simply to be shown for effect.

31. The American Iron & Wire Co. have shown Mr. Warren the letter you wrote them releasing him. Write a letter from Mr. Warren to you, thanking you for your kind words in his behalf, and offering to spend an evening or two in your office assisting Mr. Dangler to gain a clear insight into the peculiarities of your system of accounting.

32. The store of Cowan & Sinclair is closed today on account of the death of the Junior Member, Albert E. Sinclair. As Mr. Sinclair was an active manager of the business, his death is an irreparable loss to the firm, and will cause not only a dissolution of the partnership, but will necessitate the sale of his business at a great sacrifice. Mr. Cowan (James T.) has been an intimate friend of yours for many years. Write him a letter of sympathy and condolence, and close by offering financial aid, if needed, or whatever influence you can bring to bear on his competitors to enable him to dispose of his stock to them at a reasonable wholesale price. Make this a personal letter by signing your own name without the firm name.

May 20, 19.....

33. Write a form letter acknowledging receipt of remittances from those to whom bills were sent on the 15th, as follows:

J. S. Gorsline, in full at 2% off.

E. C. Greenough & Co., \$100 to apply on account.

S. J. Cunningham, \$150 to apply on *old* account.

E. S. Trovinger, in full less 2%.

Bowers & Linder, \$1000 to apply on account.

Rice Construction Co., in full less 2%.

Although the above is a form letter, it will require some variation to suit the different cases.

34. Write a letter of inquiry to State National Bank, Topeka, Ks., asking confidential information as to the financial responsibility and general credit of the Empire Milling Co. State that you have received conflicting answers from merchants and lawyers, and as the deal they seek to close with you is an important one, you must be pardoned for asking for a banker's view of the situation.

35. Write a letter addressed to "Superintendent of Mails" stating that several of the letters you have received this week have been from one to three days too long in the mails. Ask him to take the matter up with his carriers, and see whether this delay is caused by their unfamiliarity with the name of your new corporation, or from some other cause.

36. Write a letter to you from J. S. Roland, Sup't of Mails, stating that there is an establishment on the West Side known as the Excelsior Solar Printing Co., and that the similarity of names has resulted in placing some of your letters in the pouch of the carrier who has that West Side route. Say that this error would cause a delay of only six hours if the Excelsior Solar Printing Co. would hand your letters to the next carrier that comes to their office, but they are not prompt about rectifying such mistakes. Express the opinion that employees of the post office have all become sufficiently impressed with the situation to prevent any further delays on this account.

May 21, 19.....

37. Write The John R. McConnell Co., Niagara Falls, N. Y., telling them that you received ten days ago their invoice and freight receipt for shipment of wrapping paper to the old firm of R. E. Mount & Co., but that the goods have not yet arrived. Ask them to have the shipment traced and delivery effected as soon as possible.

38. Write the Drake Refining Co., Oil City, Pa., a letter to enclose an order for Cylinder and Machine Oils. Say that this is a duplicate of the last order they shipped to R. E. Mount & Co., but that for the summer season the machine oil will not need to have so high a cold test. Also, ask that the cylinder oil to be used for gasoline engines be not less than 600° firetest, as so many air-cooled automobiles are inclined to run hot.

39. Write your agent, R. J. Duncan, Wabash Hotel, Indianapolis, Ind., acknowledging receipt of his cipher telegram giving you information by means of which you were able to induce Morse & McMillan, of Pittsburg, not to bid against you for the trade of the Hoosier Construction Co. Commend him for his foresight and shrewdness in the suggestion upon which you acted, and send him a check for \$100 to apply on his expense account.

MISCELLANEOUS HINTS

782. A large part of this chapter consists of miscellaneous hints, most of them serving the purpose of review or recapitulation, and thus emphasizing the most important features of Letter Writing, and the care of letters. Methods of classifying, copying, and filing letters are also considered in this chapter.

783. The Diction of letters is not so formal as that of books. One should use common words in letters, and express himself as he would in conversation. The language should be clear and easily understood.

784. **Clearness.**—The principal causes of obscurity in composition are: misplaced words, phrases and clauses; unnecessary words; ambiguous use of pronouns; long sentences; misuse of words; incorrect punctuation. Words should be carefully selected, and so placed that there may be no mistaking their meaning. In business correspondence, especially, a person should express himself so that he will not be misunderstood. Make your statements pointed and direct, and so clear that they cannot be misinterpreted.

785. **The Language of Letters.**—The style of expression in letters should be much like that of conversation on the same subject. It should correspond to the subject, and the relation between the parties—to friends, familiar; to relatives, affectionate; to children, simple and playful; to inferiors, courteous; to superiors, respectful; on important subjects, impressive; in condolence, sympathetic; in congratulation, joyous.

786. In business letters, fewer words are used than in conversation about the same matter. A literary style should not be attempted in writing business letters. One should speak to the point, and stop when he has reached it. A person who is able to express himself clearly and effectively in conversation will experience no difficulty in doing the same in his letters. One should not attempt to imitate others in his language, but should be original in letter writing as in conversation. Specimen letters should be used as models only for the form, and as suggestions of what one may write in his own way. Much originality of expression may be displayed, even in the most formal and ordinary business letters.

787. **Good English.**—Language, like manners, is learned for the most part by imitation. To become familiar with good language one should read the best literature, and associate with educated people. A person may thus unconsciously learn to use good language, just as a child brought up among refined people generally

has good manners. The writing in one's letters is largely a reflection of his conversation or reading.

788. Public and descriptive letters admit of the use of more or less flowery language, but in ordinary letters, such figures should be used sparingly, as they would be, under like circumstances, in conversation. Do not write about mere nothings, or repeat simply for the purpose of filling space.

789. **Small words.**—In our letters, as in conversation, we should not use too many large words. Give preference to the common and home words of our language. Our best orators and writers use very few uncommon words. It is generally better to use *do* than “perform,” *see* than “perceive,” *tired* than “fatigued,” *have* than “possess,” etc.

790. **Foreign words.**—Use few if any foreign words and phrases. In correspondence they are usually indulged in by those who like to display learning, rather than by those who are the most scholarly.

791. **Slang words and phrases.**—It is quite common nowadays to acquire in conversation, or in the street, a vocabulary of slang words. It is bad enough to use these in conversation, without putting them into writing. Do not use them in letters.

792. **Sentences.**—Short sentences, particularly in business correspondence, are to be preferred to long ones. It is a common fault to run sentences together, uniting them by *and* and *but*, when it would be far better to make simple sentences.

793. **Grammatical accuracy.**—A person who has business correspondence to do should understand the ordinary rules of grammar, and though he may not express himself in every instance in the best form, as he would in a studied composition, he should be careful to avoid grammatical errors. Any one will find the reading of good books and papers a great aid in the correct use of language.

794. **In general.**—Write legibly and with care; spell correctly; punctuate and paragraph carefully; avoid interlineations, erasures, and blots. Do not economize in paper by writing crosswise. So write that your correspondents may always have a higher opinion of you after reading each letter.

795. If a letter is worth writing, it is worth writing carefully. —Do not write anonymous letters.—Avoid writing letters with pencil, or with ink of any other color than black.—Do not fill a letter with apologies and repetitions.—As a rule, private matters should not be mentioned in business letters.—Do not hesitate to

write of the commonplace things in social correspondence; it is usually the small things of every-day life that prove the most interesting in such letters.—Always mention the amount, when you enclose a check or other remittance, and do not say "*Please find enclosed;*" omit the 'please.' Say 'please' only when you make a request that may or may not be granted.—Begin a new paragraph when you introduce an entirely new subject.—Avoid the repetition of words in the same sentence or sentences near each other; use another word with the same meaning.

796. **Complete letter-writers** are books giving model letters, so-called, on all subjects. Some young persons fall into the habit of copying these almost word for word, instead of writing original letters. This is a bad practice. It is better to send a poorly constructed letter, of which you are the author, than a copied 'model.'

A young man who copied and used such a letter proposing marriage, received a reply saying, "You will find my answer on the next page." It was a polite refusal.

797. **Date of letter answered.**—In answering a business letter, always mention its date; as, 'Your letter of the 5th inst. is at hand.' This may save your correspondent much time, as it is often necessary for him to refer to his previous letter on the same subject.

798. **Enclosing a stamp.**—In writing to a person on a subject that does not directly interest him, and concerns only yourself, you should always enclose a stamp if you desire an answer. Do not expect a person to spend his time and pay postage besides, when writing about something that interests only yourself.

799. A single stamp enclosed should be fastened to the paper, so it may not drop out and be lost when the letter is opened. This may be done by sticking the gummed margin that is usually connected with the outer row of a sheet of stamps; by cutting two slits near together in the paper, with a pen-knife, or by sticking one corner of a stamp to the paper. The first two methods are preferable, as by the last, one corner of the stamp may be torn when it is removed.

800. **Remittances.**—In opening letters containing a remittance, always count the money, at once, or notice carefully the amount of a check, draft, or other form of remittance, to see whether it agrees with the sum mentioned, and make a memorandum of the amount on the letter or envelope, or mark as correct the reference in the letter of the inclosure.

801. **Figures.**—As a rule, figures should not be used in the body of a letter, except in writing dates and sums of money. How-

ever, if many numbers are to be written in a letter, much time may be saved, both in the writing and in the reading, by expressing them in figures. A sum should not be written in words in one place in the letter, and in figures in another, where used in the same sense.

802. **Answers.**—Nearly every letter should be answered, if it is not insulting. Such letters may be ignored, or returned; it is usually better to return them. Letters requiring an answer, should be answered promptly. In fact, prompt people are usually the most successful in business. The answer will ordinarily correspond in style to the letter answered, being written upon the same subject.

803. **Recapitulation.**—It is well in the beginning of a business letter to refer briefly to the subject and date of the letter to which it is an answer. This will call to the mind of your correspondent his letter to you, and perhaps save him time in looking up the subject; besides, your letters then, when filed, are something of a history of the transaction.

804. **Care of letters.**—Answered and unanswered letters should be kept separate. An answered letter on an important subject should always be filed for future reference. There are many systems of filing now used in business. If you employ no better method, the letters may be simply folded to a uniform size; and, on one end of the back, the name of the writer, date of its receipt, and date of answer may be written. It is also well to indicate briefly the subject of the communication. This will often save time in opening a letter and reading it.

COPYING AND FILING

805. **Copying letters.**—It is well to preserve copies of all important letters. Until recently the plan most used by business men was to make letter-press copies, which gave a *fac-simile*. If the letter be dictated to a stenographer, his shorthand notes may be preserved. A better method, and one which is fast growing in favor, is to have a carbon copy made when the letter is typewritten, and file it with the letter to which it is an answer. For purposes of reference, the advantage of having the answers right with the letters is obvious.

806. **Vertical File.**—The vertical letter file cabinet contains drawers of sufficient depth to allow letters to be filed on their edges instead of laying them flat. A folder, cut from manilla paper, is prepared for each correspondent. The letters from one person,

firm, or company are laid down in the order of their dates, the latest on top. Next to each letter is laid a carbon copy of the answer to that letter. This package is then slipped loosely into the folder, which consists of only two leaves, and the whole is set on edge in the drawer, and all the folders in the drawer are arranged alphabetically (see Fig. 2), or numerically, and indexed. The name of the correspondent may be written on the upper edge of the folder, and the projecting tabs show just where to place any given folder, as in Fig. 8 on next page.

Fig. 2

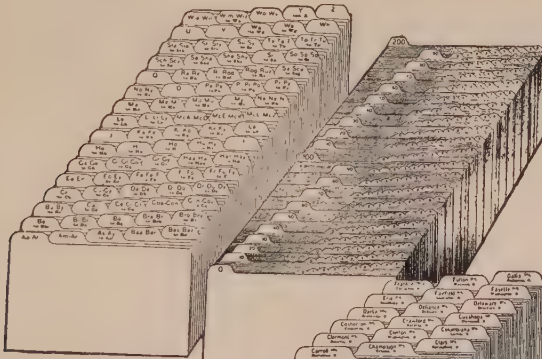


Fig. 5

Fig. 1

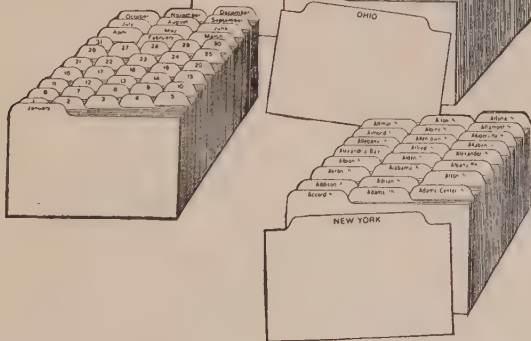


Fig. 4

Fig. 3

807. Numerical System.—By the numerical system, each correspondent is assigned a number. A separate card index, similar to that used in public libraries, is prepared, by means of which any correspondent's number can be instantly found. The manilla divisions of the vertical letter file are numbered in regular order on the right-hand corner, and a projecting tab shows every tenth or

twentieth number on the left-hand corner. See Figs. 5 and 9. The numerical system is better than the direct alphabetic system for a business in which there are fifty thousand or more active correspondents.

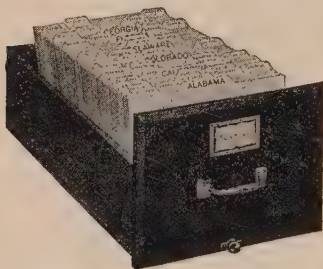


Fig. 6

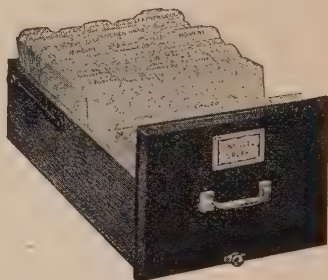


Fig. 7

808. **Follow-up System.**—This is a card-index system operated in connection with the vertical files in such a way as to bring important matters to attention *automatically*, and *at the proper time*. For the details of this system see Paragraphs 727 to 733.

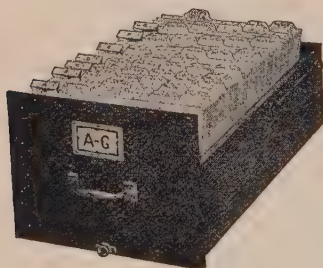


Fig. 8

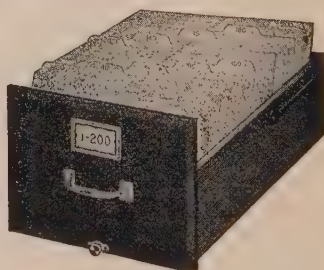


Fig. 9

809. **Special Systems.**—Figures 3, 4, 6 and 7 show other systems where it is desired to file letters or other papers geographically, or according to some other principle of classification. The cuts are all self-explanatory. The peculiarities of any filing system are so easily learned in the office where the system is used that no further instruction is needed here.

810. **Beginning and ending.**—Social and private letters should begin in an easy and natural way. Business letters may be a little more formal or abrupt in the beginning. The former should generally close with some expression of affection or compliment, in

addition to the complimentary close. Such expressions are often a part of the last sentence; as, 'Wishing you continued success, I am, Yours sincerely;' 'Looking forward, with pleasure, to an early interview, I am, Yours cordially;' 'Trusting your trip may prove both pleasurable and profitable, I am, Yours respectfully.'

811. **Truthfulness.**—In writing, as in talking, we should always be strictly truthful. Untruthfulness often leads to unfair dealing and possibly to crime, while strict truthfulness and honesty in small, as well as large things, gains the confidence of others, and is best as a matter of policy, if for no higher motive. True and lasting success comes only from honor and strict integrity.

812. **The right envelope.**—Great care should be taken to see that one uses the right envelope for each letter. As soon as an envelope is directed, if the writer does not immediately insert the letter, he should place it under the flap of the envelope. If these letters are to be folded later by a clerk, he should pick them up one at a time and glance at the name in the letter and on the envelope, before folding, to see that they are the same.

813. **Junior and Senior.**—The abbreviations for these words are *Jr.* or *Jun.*, and *Sr.* or *Sen.* The former is used by the son, and the latter by the father, when both have the same name. The son usually discontinues the use of '*Jr.*' upon the death of his father. The abbreviation should immediately follow the name. It does not take the place of any title, and it should begin with a capital.

814. **Paging.**—If a letter consists of more than one sheet, the leaves should be paged and arranged in proper order. The initials of the person written to, and the date in figures, (as, *H. T. L.—2-14-12*) should be written at the top of each sheet, except the first, in addition to the figure giving the number of the page.

815. **Postal Cards.**—The superscription of a postal card should be the same as that of an envelope. On the opposite side should be the address and date in full, the body of the message, and the signature. The salutation and complimentary close should be omitted. Nothing may be pasted upon, or attached in any way to, a postal card, but thin sheets may be pasted on a post card. See Par. 989. Important or private matters should never be written on postal cards.

816. **Abbreviations, quotations, and contractions** should be used sparingly in letters. Life is short, but long enough to write words in full in letters. Do not write such contractions as 'don't,' 'can't,' 'isn't,' etc. Spell out all words in full instead of contracting,

and do not write "&" for *and*. If any abbreviations are used, employ the forms that are accepted by common usage. Never abbreviate words that are not ordinarily abbreviated. In very formal correspondence, titles, given names, states, and all words that might ordinarily be abbreviated, should be spelled out in full. No proper name should be abbreviated; as, Balto. for Baltimore; Phila. for Philadelphia, and N. O. for New Orleans. When two abbreviations identical in form come together, as 'Main St.,' 'St. Louis,' one of the words should be spelled out in full.

817. An apostrophe may be used to mark the omission of a letter or letters from a word (as o'er, ne'er), when the word is said to be contracted; or, a period should follow the abbreviation (as agt., or amt.). The apostrophe and period should not both be used in connection with the same word. Do not abbreviate an abbreviation, as "Mess." for *Messrs.* A few abbreviations of personal names are allowable in ordinary correspondence, because of very long use; such as, Chas., Jas., Wm., Thos., and some others; but in reading such abbreviations, pronounce them as you do the full name. Do not use an apostrophe to indicate an abbreviation; as, "Cha's," but write it *Chas.* (with a period after the abbreviation). Names should be spelled in full in formal correspondence.

818. **Courtesy.**—Be courteous in correspondence as well as in conversation. This has proved an important element in the success of many persons. With some, it is their capital and stock in trade. It has made the fortune of many a man. Other things being equal, we all prefer to do business with the man who is agreeable and courteous in his dealings; and these qualities, therefore, increase his business. What is true of conversation applies also to business done through the medium of correspondence.

819. **Instant, ultimo, proximo.**—*Instant* is almost always used in the abbreviated form 'inst.' In correspondence, it means 'present month.' *Ultimo*, abbreviated 'ult.' or 'ulto.', in correspondence, means 'the month last past.' *Proximo*, abbreviated 'prox.', means, in correspondence, 'next' or 'coming month.' These abbreviations are most used in letters to refer to the date of the letter one is answering.

820. **Spelling.**—If you are in the least doubt as to the spelling of a word, look it up in the dictionary before writing it. The writing of letters may be made a constant education in spelling and composition, if one is careful to do his best, and interested in avoiding all kinds of mistakes. Many errors are made through careless-

ness. Do not be satisfied to send out a letter if you are in doubt as to the construction of any sentence or the spelling of any word.

821. **Errors in Letters.**—Never send a letter marred by blots, erasures, or corrections. Re-write as often as necessary to make it perfect. This applies especially to business letters. The future of many a person has been made or marred by care or carelessness in these essential details. Even in writing to intimate friends or relatives there should be enough respect due to prevent the sending of any but a neatly prepared letter. Errors in spelling, use of capitals, or in language, show a lack of education, and these are excusable only in persons who find bliss in ignorance and believe " 'Tis folly to be wise."

822. **Underlining.**—Emphasis is indicated in type by italics, but in writing or typewritten work by underscoring. Underlining should be done very sparingly, for much of it weakens, rather than adds emphasis.

823. **Postscript**, from the Latin, *Postscriptum*, is almost always abbreviated *P. S.* It should follow the signature, and it should begin as far to the right of the left margin as do the paragraphs. The ordinary and obvious use of the postscript is to add an afterthought to the letter. It is frequently used, however, for emphasis and this use is often very effective; for illustration, a common-place letter upon an unimportant subject may be written to make the occasion of bringing in as a postscript a point that could not be made the main subject of a letter. The signature, if any, to a postscript should be only the initials of the writer.

824. Try to say what you desire to say in the body of a letter and avoid postscripts. Sometimes they are useful, but the frequent use of postscripts lessens their power for any special service. Never write a message of affection, congratulation, or condolence as a postscript, for what might be a compliment or comfort in the body of the letter may prove an insult if written as a postscript.

825. **Nota Bene** means 'Note Well,' and is abbreviated *N. B.* Like the postscript it should follow the signature of the letter, and may come before or after the postscript; that is, it may qualify either the letter or the postscript. Its first and most important use is to call special attention to something that the writer thinks his correspondent may fail to notice or appreciate. The *Nota Bene* may have a postscript, but should never have a *Nota Bene*.

826. **Indorsement of Letters.**—Business letters are often referred to a third person, in which case it is customary to write

'Respectfully submitted,' 'Respectfully referred to ————' for ————, closing with the signature, and giving the date of reference, either with rubber stamp or pen.

827. **Sealing.**—All letters, except formal notes, should be carefully sealed. Care should be taken not to soil the envelope. In sealing an ordinary gummed envelope, it is well to place a blotter or clean sheet of paper over the envelope instead of having the hand come in contact with it. Ladies often seal their social letters with wax, using a seal on which their initial or initials have been engraved. Letters of recommendation, introduction, and some formal notes, when delivered personally, should not be sealed.

828. **Address.**—One should always be very careful to give his full address accurately, especially in letters on important matters. Many letters remain unanswered because of the writer's lack of care in this respect.

829. **Hasty Answers.**—One should not answer a letter while angry, nor, as a rule, when he is inclined to say severe things. It is better to wait, when probably the style of the letter will be entirely changed. Words hastily spoken, and letters written in haste or anger, one usually would like later to recall. Spoken words may soon be forgotten, but written words may be kept as a record against us for years. Most letters which seem to give ample provocation for a sharp reply might better be unanswered. Hasty or vindictive words make enemies and endanger business, while kind words make and hold friends.

830. **Promptness.**—All business letters should be answered promptly. The man who always remits promptly and answers letters promptly is likely to please his correspondents, and this helps one's business. The degree of promptness required in answering social letters depends upon one's relations to his correspondent.

831. **Present.**—The word "Present" was formerly often written on the envelope of formal letters delivered by a messenger, but its use has now become nearly or quite obsolete.

832. **Friendship and Business** should not be mixed in letters. Ordinarily it would not be objectionable to use the same envelope for both, but the letters should be written on different sheets.

833. **Dunning Letters.**—Two points should be kept in view in writing letters urging the payment of money; one, to obtain the money; the other, to avoid giving offense to the customer. Such a letter should be plain and business-like, not abrupt nor dictatorial, nor worded in a way to put the debtor in a spirit of resentment.

The letter should rather be written in a friendly tone, and so worded that it will not offend. Oftentimes a complimentary and exceptionally friendly letter may induce one to pay when other means would have failed. An appeal to one's honor may, in some cases, prove effective. Threats and harsh words will hardly accomplish the desired object in any case. If the debtor has property, however, so that the claim is legally collectible, a threat of appeal to the law may induce payment when urgent and friendly letters have failed.

834. Titles.—Read what is said of titles on pages 176 and 196. Never use both of two such titles as 'Mr.' and 'Esquire' at the same time (a common error); if you use one, omit the other. Persons of good taste do not use titles in signing letters. *Rev.*, *Hon.*, *Prof.*, etc., are prefixed by others to the names of persons entitled to them, but no one should write such a title before his own name.

835. Length of Business Letters.—Business letters, as a rule, should be short and to the point. Even if the writer have time at his command to write long letters, the one to whom he writes might be much better pleased with short communications. A man of business, who each day receives a large number of letters that must be answered, does not have time nor inclination to read long essays, when the business in hand could be expressed in few words. In some cases, however, a long letter may be more pleasing to the recipient and better for the writer, because it accomplishes what a short letter would not. It is necessary to go into detail when writing upon some subjects, even in connection with business, and letters soliciting business may often very properly be written at some length. A letter giving an order, acknowledging receipt of a remittance, and most other business letters need not be long. At the same time, they may be courteous and pleasing to the one who reads them.

836. Order of pages.—In recent years it has become, among certain classes, the fashion to write upon the first page, skip to the third, return to the second, skip to the fourth, etc. It is an absurd, as well as an annoying, practice, and should be discouraged.

837. Heading at end of a letter.—The custom of writing the date at the lower left corner, is, to say the least, annoying to those who desire to note at once the date of the letter. It is better not to indulge in any eccentricities in business letters. Busy people do not have time to look in unusual places for headings, addresses, signatures, etc.

838. **Signatures.**—While every word in a letter should be plainly written, especial care should be taken in writing the name, that there may be no possible question as to how it is spelled. Signing the name hurriedly, with lack of care, may cause much loss of time on the part of the reader, who is not familiar with the name, and he may not even then be able to spell it correctly. Sometimes a signature is so illegible that it becomes necessary to cut out the name and paste it on the envelope of the answer, trusting to the post office experts, or the postmaster at the office of delivery, to read it.

839. Every letter should be signed. It is astonishing how many letters are mailed without any signature, especially typewritten letters. So many unsigned letters are sent that some firms have printed blanks, which they fill out and mail to the postmaster of the office at which the letter was mailed, informing him that a letter has been received from his office containing so much money, if that be the fact, and that no name was signed to the letter. Postmasters are requested to ascertain, if possible, who mailed the letter, and in many cases they are able, in this way, to learn the name of the writer. All of this trouble and loss of time is caused by the lack of a very little care on the part of the writer, and it is not certain, even then, that his identity will be discovered.

840. **Paragraphing.**—A paragraph should include the sentences that have a close relation to each other. For example: if, after giving directions as to shipping goods, the writer complain of delay in filling a previous order, this complaint should form the subject of a new paragraph. The number of paragraphs to use depends entirely upon the sense. A letter may have few or many.

841. Paragraphs are useful in marking the divisions of the writer's thought, and thus securing the reader's attention, by emphasizing the different points presented. When a letter is answered, the different topics in it are less likely to be overlooked if each be the subject of a separate paragraph.

\$156⁰⁰ Jamestown, N. Y., June 16, 1912.

Received of James Long, One Hundred and Fifty-six ⁰⁰/₁₀₀ Dollars in full of all demands to date.

Homer D. Kennedy.

\$100⁰⁰ Cleveland, O., June 17, 1912.

One year after date I promise to pay J. C. Morris, or order, One Hundred Dollars with interest at six per cent. Value received.

D. A. Manning.

\$750⁰⁰ Emporia, Kans., June 1, 1912

Ten days after date pay to the order of Hammond & Co. Seven Hundred Fifty ⁰⁰/₁₀₀ Dollars, value received, and charge to the account of

To Arthur Miller. Amos King.

New York, N. Y.

TELEGRAMS

842. TELEGRAMS are so much used in business, that to be able to write a good message is one of the desirable qualifications for a business man.

843. In telegraphic dispatches we omit the salutation and complimentary close. Such messages should be expressed in the fewest possible words to make the meaning clear. Until one has had experience in this kind of composition, it is well to write the message at length, and then cut out all unnecessary words, if difficulty be experienced in otherwise expressing the meaning in few words.

844. Be careful not to condense so much as to make the message unintelligible; one may thus, by trying to save the slight extra cost of a word or two, lose what is paid for the whole telegram, besides failing in the object for which it is sent. Read your message carefully after it is written, and see whether it states clearly what you mean. It might be well to read the telegram to a disinterested person, if it be an especially important one, to see whether it is understood by others. Regular telegraph blanks, like the form shown on page 165, are furnished by the telegraph companies.

845. Numerals and characters in a message must be written in words, as "\$60.00" would be written *sixty dollars*, and "10%" should be written *ten per cent*.

846. It is not necessary to insert words of urgency, as 'at once,' 'immediately,' etc.; the fact that a telegram is sent implies urgency.

847. Messengers must leave a notice at the place of address, when a person authorized to receive the message cannot be found.

CIPHER TELEGRAMS AND CABLE MESSAGES

848. Much of the telegraphing by business houses is in cipher. Important matters may thus be telegraphed without giving information, except to those entitled to it, and at a great saving in expense. This is done by preparing a code of words, arranged alphabetically, in which a single word stands for a phrase or sentence; as,

Abide may mean 'I arrived here today.' This code is printed and a copy furnished by the house to each of its traveling men, and the principal firms with whom it does business. It is mostly used in ordering goods, and for communication between traveling men and their employers.

849. To preserve secrecy, many ingenious "ciphers" have been devised. Even the alphabetic rotation may be varied; thus, "Uif Xfut xjmm cf sfjogpsdfe jo uif mpccz upnpsspx. Ipme uif gpsu," looks like a senseless assemblage of unpronounceable words; but if we take for each letter the one preceding it in the alphabet, the message reads, "The Wets will be reinforced in the lobby tomorrow. Hold the fort."

850. Cable messages used to cost several dollars per word, and although the rates have been greatly reduced, this method of communication is still so expensive that large code books have been prepared and arranged alphabetically, in which one word is made to represent a phrase or a whole sentence. Before code books were written, some ingenious tricks were played with language. A young man sojourning with his mother in France, desiring to inform friends in America when his mother would start for home, worded his message thus, "Marseilles Monday."

851. To preserve absolute secrecy, even if the message should wrongfully fall into the hands of one who has access to the same code book, a key word composed of ten different letters is agreed upon, and then the number of the message is represented by these letters after the fashion of marking goods by letters on price tickets.

852. Thus, suppose the key word agreed upon is

P L A I N W O R D S
1 2 3 4 5 6 7 8 9 0

with the letters numbered as here shown. Then suppose the message received reads: I N S R. We readily translate this into the number 4 5 0 8, and by reference to the code book we find the message by number, instead of by word, to be, "Full description will be sent as soon as possible."

853. Cable tariff is so much per word including name, address, and signature, and a word containing more than ten letters counts

as two words. Since in cablegrams the tariff is counted on all words transmitted, each firm having much foreign trade invents a code word to represent its name and address in full, and that code word is registered with the cable company. Thus, "Atlynski" means "The Atlantic Refining Company, Cleveland, Ohio." "Tepatebo" means "The Practical Text Book Co., Cleveland, Ohio." As examples of code work, a few sample messages are given from the A B C Code.

SELECTIONS FROM THE A B C CODE

4 0 3 3	Darkness	Not so much damage as anticipated
4 4 0 7	Dentocher	Demand still continues, though not quite so brisk
4 5 0 8	Desempeser	Full description will be sent as soon as possible
5 6 8 4	Exigency	No further expenses to be incurred until you hear from us

854. Names of messages according to method of transmission.

A message sent by wire is called a *telegram*.

A message sent by cable is called a *cablegram*.

A message sent by wireless is called an *aerogram*, or a *Marconigram*.

855. **Rates.**—Telegraph companies charge a certain amount for a message not exceeding ten words, and extra for each additional word, the cost depending upon the distance, the transfers, etc. The name of the place from which the message is sent, date, address, and the signature are not counted in determining the number of words, except in cable messages. Compound words, as found in dictionaries, are counted as one word. Each initial in a name is charged as a separate word, but the initials, 'C. O. D.' (collect on delivery), 'f. o. b.' (free on board) 'A. M.,' 'P. M.,' and a few other abbreviations are sent as one word.

856. All unpronounceable groups of letters are counted one word for each letter; as, Cpr., Chd., Wss., which are combinations of the initials of the names of firms or corporations. They are not accepted as one word.

WESTERN UNION BLANK FOR DAY MESSAGE

Form 260

THE WESTERN UNION TELEGRAPH COMPANY

INCORPORATED

25,000 OFFICES IN AMERICA.

CABLE SERVICE TO ALL THE WORLD

ROBERT C. CLOWRY, PRESIDENT

BELVIDERE BROOKS, GENERAL MANAGER

RECEIVER'S No.	TIME FILED	CHECK
----------------	------------	-------

SEND the following message subject to the terms }
on back hereof, which are hereby agreed to

857. Night messages.—Telegraph companies send messages at night, when their business is light, at greatly reduced rates. Such messages are not delivered until the following morning.

The Western Union sends a fifty-word Day Letter for one and one-half times the ten-word rate.

858. Night Lettergram.—Night messages of fifty words or more are called lettergrams. A lettergram *must* be written in plain English, not in cipher or code, and will be received not later than midnight, to be transmitted and delivered not earlier than the morning of the next ensuing business day. The standard day rate for ten words is charged for a night lettergram of fifty words or less, and one-fifth of the day rate for ten words is charged for each additional ten words or less. Thus, fifty-one words cost the same as sixty words, etc. Night lettergrams may, at the option of the telegraph company, be delivered by mail instead of by messenger.

POSTAL TELEGRAPH BLANK FOR NIGHT LETTERGRAM

POSTAL TELEGRAPH-CABLE COMPANY		
	<h1 style="margin: 0;">NIGHT LETTERGRAM</h1>	
The Postal Telegraph-Cable Company (Incorporated) transmits and delivers this night lettergram subject to the terms and conditions printed on the back of this blank. CLARENCE H. MACKAY, President.		
COUNTER NUMBER.	TIME FILED.	CHECK
INDEPENDENT COMPETITIVE PROGRESSIVE		

Send the following night lettergram, without repeating, subject to the terms and conditions printed on the back hereof, which are hereby agreed to.

859. Money by Telegraph.—The rates of the Western Union and the Postal Telegraph Companies, not including the cost of a telegram, if one is sent, are: The day rate for a fifteen-word message between the transfer places, plus certain fixed charges, as follows:

- 25¢ for any amount up to \$25,
35¢ for any amount between \$25 and \$50,
60¢ for any amount between \$50 and \$75,
85¢ for any amount between \$75 and \$100,
25¢ more for each additional \$100 or fraction thereof up to \$3,000.
20¢ more for each additional \$100 or fraction thereof over \$3,000.

Deposits for transfers must be made in current bankable money. Checks are not taken. The order transferring money may require identification of the payee, or it may waive identification.

THE TELEPOST

860. **THE TELEPOST** is a combination of the telegraph and mail service. It is a new system of telegraphy employing machines by means of which a thousand words per minute are sent over one telegraph wire. This method of telegraphing is destined to make telegrams as common as postal cards. One wire by this method will carry as much business as can be sent over sixty-five wires by the old method.

861. **Telepost rates.**—The rates for telepost messages are the same for all distances. In this respect they are like postage rates. A ten-word “telecard” is telegraphed to the nearest station, and from there sent by postal card, for ten cents. A fifty-word “telepost” is delivered by mail at destination for twenty-five cents. A one-hundred word “teletape” is delivered by *messenger* for twenty-five cents, the tape itself, containing the telegraph characters, being delivered without being transcribed.

862. For short distances the telepost has only slight advantages over the mail, but for long distances the advantage is very great. A telepost message from New York to Philadelphia would be delivered only two or three hours sooner than a letter sent by mail; but a telepost from New York to San Francisco would be delivered in as short a time as the one to Philadelphia; and for the same price; while a letter sent to San Francisco by mail would require several days; and an ordinary telegram, though delivered perhaps an hour sooner, would cost many times the price.

863. The telepost originated in the year 1910, and early in 1911 had established working centers in Boston, Portland, Louisville, Indianapolis, Kansas City, Omaha, St. Louis, and Chicago. From these centers it is rapidly spreading its lines over the whole United States.

ADVERTISING

864. The writing of circulars and newspaper advertisements has come to be an art at the present day. In our larger cities, men who make this their profession give their entire time to writing advertisements for anybody that may apply, and is willing to pay for such services. With the competition we have now, in almost all kinds of business, there is no doubt that the success of many firms is due largely to their style of advertising. The subject, therefore, is worthy of special and careful attention. To know just what to say, and how to say it, in a way that will attract the attention and win the patronage of the reader, is an art well worth acquiring. With the ceaseless and sharp competition that most business houses have to meet, it seems necessary to do more or less advertising, in one way or another. We should, therefore, study to make our advertisements attractive and to the point. The business man on account of his better knowledge of his business, can, perhaps, write his own advertisements better than anyone he can employ.

On the other hand, a professional advertisement writer would probably write in a more direct, attractive, and convincing manner. A business man who is to write his own advertising, should study the art and science of advertising, and the advertising agent should study the business of his client and the needs of the public.

865. Where pictures can be used, it may require the services of an artist to determine the best form of illustration. Study the advertisements in magazines and newspapers. Also, examine carefully the trade journals and technical publications for ideas which can be adapted to your line. If a certain advertisement appeals to you try to determine what gives it the drawing power. Is it the greater white space in proportion to solid matter? Is it the catchy head-line? Is it the *appropriateness* of the illustration? Is it the *quality* of the illustration as a work of art? Is it the ingenious twist given to some proverb or quotation? Is it the force of logic in the argument used? Is it the convincing power of a certain testimonial? Is it the price? the quality? the terms of payment? Is it the fact which speaks to your judgment, or the fiction which tickles your fancy? Is it the general information as to trade or manufacture, or the particular details of an individual proprietor? Sometimes it is one thing, sometimes another, but there is always something—and by persistent study one can learn to discover the source of merit in the advertisements he reads. The recognition of this kind of ability in others will operate as an inspiration to develop originality in yourself.

SOCIAL AFFAIRS

NOTES AND CARDS

866. Most of us have more or less to do with visiting, business, and professional cards, and the various social forms, such as invitations, acceptances, regrets, cards of thanks, etc.

A few general hints are here given in reference to them, without devoting much space to this part of the work.

867. **Special features.**—The following are the ways in which notes differ from letters: they are more formal; they are written wholly in the third person; the date is usually at the bottom, and the signature is generally omitted.

868. Care should be taken not to change from the third person to the first or second. The following is an example of such error:

"Miss Jones is much obliged to Mr. Smith for his handsome Christmas present. I would have written you sooner if I had not been out of the city."

869. **Materials.**—The paper and envelopes should be plain and of rich quality. For weddings use pure white, but delicate tints are allowable for other occasions. White is always in good taste.

Size.—The styles as to size and shape vary so much and change so often that no definite information is here given on this subject.

Envelopes.—Invitations to parties, weddings, etc., are generally enclosed in two envelopes; the inside envelope of the same quality as the paper, the outside one not so fine. The full post office address is written on the outer envelope, and the name or names of those invited on the inner envelope. Answers to invitations do not require two envelopes, nor do personal or private notes.

870. **French Phrases.**—The following French phrases and words, or their initials, are sometimes used on notes and cards:

R. S. V. P.—*Repondez sil vous plait*,—Answer, if you please.

P. P. C.—*Pour prendre conge*,—To take leave.

Costume de rigueur,—Full dress, in character.

Bal masque,—Masquerade ball.

Soiree dansante,—Dancing party.

These phrases are, however, passing out of use.

WEDDING INVITATIONS

871. INVITATIONS TO WEDDINGS should be issued by the bride's parents or nearest friend, ten days or more before the ceremony. They may be engraved in script, written, or printed from type, on cards or note paper. The note form is preferable for an invita-

tion of this kind. The form of invitation following does not require an answer. It is usually accompanied by a church admission card, and sometimes a reception card is also sent with the invitation.

*Mr. and Mrs. E. P. Collins
invite you to be present
at the marriage of their daughter
Edith
to
Mr. Harry K. Holloway,
Tuesday, June twenty-eighth,
Nineteen hundred and twelve,
at eight o'clock,
Grace Church,
Kansas City, Missouri.*

872. **Announcement.**—Sometimes an announcement card or note is issued after the wedding, announcing the marriage, and enclosing a reception card to the friends whom it is desired to receive. The following is one of the numerous forms that may be used:

*Mr. Charles S. Cadwallader,
Miss Caroline A. Young,
Married,
Monday, April nineteenth, 1912.
At Home,
Tuesday, May 25th and June 1st,
96 Prospect Avenue,
Buffalo, N. Y.*

873. **Wedding Anniversaries.**—People sometimes celebrate anniversaries of their marriage, and this is a commendable custom,

Mr. and Mrs. C. J. Stanley
request your presence
at the marriage of their daughter
Lida.

Henry T. Samont.
Tuesday Evening December 26th
at eight o'clock.
Rochester, Indiana.
1882.

if the occasion be made one of congratulation and reminiscence, not of formality and ostentation. The following are observed:

The *first* anniversary is called the Paper Wedding; *fifth*, Wooden Wedding; *tenth*, Tin Wedding; *fifteenth*, Crystal (glass) Wedding; *twentieth*, China Wedding; *twenty-fifth*, Silver Wedding; *thirtieth*, Pearl Wedding; *fortieth*, Coral Wedding; *forty-fifth*, Bronze Wedding; *fiftieth*, Golden Wedding; and the *seventy-fifth*, Diamond Wedding.

DINNERS

874. A well appointed dinner is one of the pleasantest occasions of social life. The company being more select than at ordinary parties, greater care is observed in regard to all arrangements. To avoid mistakes, one should be careful as to the day and hour named in the invitation, and each should be addressed to the person for whom it is intended.

875. The invitation may be either written or printed. Invitations to dinners should always be answered, as it is necessary for the host to know how many persons will be present on such an occasion.

PARTIES

876. Simple forms are in best taste for invitations to parties. The following is commended as a model:

*Senator and Mrs. Sherman request the pleasure
of your company, on Wednesday Evening, January
fourth, from eight to twelve o'clock.
209 Indiana Avenue.*

877. **Familiar Notes.**—If the persons are on intimate terms, the formal style of invitation may be omitted, and that of a familiar letter used instead; or for a child's party a style like the following:

Come and see me, little friend,
Some afternoon at three;
Bring your Dolly, if you can,
And stay till after tea.

Harriette Ellen O'Donald,

At Home,

Wednesday afternoon, May third,

Three o'clock.

215 E. Tenth St., Topeka.

ACCEPTANCES AND REGRETS

878. Answers to invitations are of two kinds; acceptances and regrets.

879. **When Necessary.**—Invitations to receptions, weddings, parties, and all other social entertainments, except dinners, do not require an acceptance, unless they contain the letters R. S. V. P., or their equivalent. Failure to answer is understood as an acceptance. If a person be unable to attend, he should send his regrets.

880. **Dinners.**—An invitation to a dinner or gathering of any kind where it is understood a certain number are invited, should always be accepted or declined. If, after accepting, a person finds it absolutely necessary to absent himself, he should immediately send a regret, stating reasons why he cannot attend.

881. **The time to send.**—An invitation to a dinner should be answered immediately. Other invitations requiring an answer should be answered within three days after they are received. If a person finds, at the last moment, that it is impossible to attend, a regret should be sent the day after the party.

882. **Whom to address.**—An answer, in general, should be addressed to the person giving the invitation. If it be a joint invitation from husband and wife ("Mr. and Mrs. John Smith"), it should contain a recognition of both, and the envelope should be addressed to the wife alone ("Mrs. John Smith").

883. **Style.**—An answer should correspond in style to the invitation, and be correspondingly formal or familiar.

884. **Reason of non-acceptance.**—If a regret be sent, it is more friendly and courteous to give reasons for non-attendance, than simply to decline, without giving the cause.

885. **Delivery.**—Notes addressed to a person living in another city, or out of town, are of course sent by mail, and are sent in this way to persons living in a distant part of the city. In other cases they are usually delivered by private messengers.

CARDS

886. CARDS may be divided into the following classes: Visiting, ceremonial, professional and official, and business.

887. **Visiting cards.**—The proper uses of a visiting card are:

888. To announce the visitor's name.—On calling, a card is handed to the person who opens the door, and the caller inquires for the person or persons for whom the visit is intended. If "not at home," the caller leaves a card.

889. To announce a guest's name at a reception.—When a person attends a party or reception, he should hand his card to the usher at the door, and always leave one in the card receiver.

890. To announce a departure from home.—A person living in the city may, on going away for a long absence, send to his friends a card with the letters P. P. C. on one of the lower corners.

891. To announce a return.—It is proper to announce a return to the city, by sending cards to visiting friends.

892. To accompany a letter of introduction.—As before stated, a person's card should be sent with a letter introducing him. It should bear his temporary address and be enclosed in an envelope with the letter.

893. To make one's self known to a stranger, a person may use his card for introducing himself.

894. To serve as a credential.—A card, especially a business or professional one, may be presented to a stranger as an indication that you are the person you represent yourself to be.

895. **Inscription.**—In addition to the name, the residence may also be given in the lower right or left corner. If a lady has a regular day or days for receiving, she sometimes announces this in the lower left corner; as, "Wednesdays," or "Thursdays and Fridays," etc.

896. The elder of two or more daughters in the same family usually omits her first name on her card; as, "Miss Smith;" while the younger daughter uses the given name; as, "Miss Mary Smith."

897. **Titles.**—A title may be used or not, according to taste. Professional men and persons in high official positions, use their professional title on cards. A man and his wife sometimes use a joint card; as, "Mr. and Mrs. Smith," "Dr. and Mrs. H. A. Brown," etc.

898. A married lady, if her husband is living, uses her husband's christian name or initials instead of her own; as, "Mrs. James A. Brown."

899. **Style.**—Visiting cards vary in style and size to suit the taste and changing fashions. They should always be plain and neat. The most elegant cards are engraved or written; printed ones are not now used by the more fashionable people.

900. **Ceremonial cards.**—Cards may be used to convey invitations to parties, receptions, and weddings, but notes are usually preferable.

901. **Betrothal cards.**—It is customary among some to announce a betrothal, and for this purpose either cards or notes may be used.

The following wording is a good form: "Mr. Solomon Weiss, Miss Rebecca Wolf, betrothed, December 6, 1912."

902. **Presentation cards.**—Cards are very convenient as substitutes for notes, to accompany a book or any other gift.

903. **Memorial cards.**—It is customary in England, and to some extent in this country, to send memorial cards to friends of a deceased person. Such cards have a black border, narrow for the young, wide for the aged. Memorial cards should be sent out about one week after the funeral.

904. **Professional and official cards.**—Cards are used by professional men and public officers for professional and official purposes; the same card may be used, however, for social and business purposes. The person's name and his professional or official title should be given on such cards.

905. **Business cards.**—Most business men use cards to show the business in which they are engaged, and to give their address. It is a convenience to others if one also has his telephone numbers on cards to be used locally. These are generally used as a matter of convenience, although they may be made to answer advertising purposes.

906. Generally business cards are handsomely engraved, but they may be printed from ordinary type. They should be plain, neat, and tasteful.

Mr. and Mrs. Charles Hubert request
the pleasure of Mr. and Mrs. Daniels' company at
dinner on Thursday, February 18th, at six o'clock.

307 Madison Avenue

The Trustees, the President and Mrs.
Staley, the Faculty with their ladies,
and the Graduating Class of the
Case School of Applied Science
will receive Wednesday evening June
the second, in the Main Hall from
eight to eleven o'clock.

Miss Southworth presents her
compliments to Mr. Lamson with her
thanks for the beautiful Christmas pres-
ent which she has received at his hands

Cleveland, Dec. 20..

TITLES

907. There are no rules for the use of titles, except those established by usage. We give elsewhere a list of the principal titles and their correct use and abbreviations, as recognized in the best social, business, and official circles.

908. Titles may be divided into three general classes, *Social*, *Scholastic*, and *Official*.

909. **Social titles.**—Titles of courtesy and respect have universal application and should always be used, unless some official or professional title supersedes them.

910. The ordinary titles are *Mister*, *Messieurs*, *Master* (applied to boys), *Mistress*, abbreviated *Mrs.* (pronounced misses), and *Miss*, all of which are prefixed to the name; also, *Sir*, *Gentlemen* (plural only), *Madam* (plural *Mesdames*), and *Ladies* (plural only), which are always used without the name, as in the salutation of a letter. *Sir*, *Esquire*, *Master*, and *Miss*, are used both in the singular and plural; *Mrs.* and *Madam* in the singular only.

911. **Mister.**—The contraction for this is 'Mr.' and it is rarely used in any other form. It should never be used except in connection with the name, and always precedes it. 'Mr.' has a wide range of application, as we appropriately say 'Mr. President,' 'Mr. Chairman,' 'Mr. Speaker,' 'Mr. Secretary,' 'Mr. Chief Justice,' 'Mr. Editor,' 'The Rev. Mr. —,' etc. *Messrs.* is the French plural of Mr., there being no English plural of this word. *Messrs.* should never be used, as it sometimes is, without the names of the persons. It is as bad form to use *Messrs.* for the salutation of a letter as to use its singular, *Mr.* Never write "Mess.," which is an abbreviation of an abbreviation.

912. **Mistress** is nearly always used in the abbreviated form, *Mrs.* It is used to precede the name of a married woman, and corresponds very closely to Mr.

913. There being no plural in our language for *Mrs.*, the French plural of *Madam*, *Mesdames* (abbreviation *Mmes.*) is sometimes used. This is the only title available in addressing a firm of ladies; otherwise, they would have to be addressed individually; as, "Mrs. Jones & Mrs. Smith." The plural of the salutation *Madam* is *Ladies*.

914. It is not good taste to use "Lady" instead of 'Wife' or 'Mrs.,' although this custom was formerly in good usage in England. You should write 'Mr. Smith and Wife,' or 'Mr. and Mrs. Smith,'

instead of "Mr. Smith and Lady." 'Mrs.' or 'Miss' should never be used without the name, any more than 'Mr.'

915. **Miss.**—This is not an abbreviation. It is used as a prefix and should never be used independently of the name. It has no independent appellative; there is no word in the English language that may be properly used as a salutation in addressing an unmarried lady. 'Mr.' has its correspondent 'Sir,' and 'Mrs.' its 'Madam' but there is none for 'Miss' or 'Master.' To address an unmarried lady as 'Miss' or 'Dear Miss,' for a salutation following the name and address, is as incorrect as it would be to use 'Mr.' or 'Dear Mr.' for the salutation in addressing a man.

916. **Mister and Esquire.**—These terms, as generally used, are interchangeable, but the former has a wider application than the latter.

'Mr.' may be applied to men of all classes, but 'Esquire' is properly applied only to persons of some prominence in society. Members of the Legal profession are nearly always addressed in writing as Esquire.

917. **Special uses of Mr., Mrs., and Miss.**—Though not directly pertaining to correspondence, there are some uses of these titles which are worthy of notice.

918. To denote prominence.—As men rise to distinction, all their titles are often dropped, and the plain 'Mr.' used, which receives lustre from their own character and work, and becomes to them a sign of true nobility. Hence we say, Mr. Sumner, Mr. Chase, Mr. Lincoln, Mr. Gladstone and other titles, such as senator, excellency, or honorable, would not be so impressive of the high esteem and respect with which such men are regarded by the people.

Mrs. and *Miss* are used in the same way to denote distinction; as, Mrs. Stowe, Miss Dickinson. In speaking of persons of the very highest distinction, all titles may be rejected; as, for example, Shakespeare, Milton, Martin Luther, and Daniel Webster are most honored in their own illustrious names alone.

It is presumptuous and disrespectful to mutilate and contract the names of prominent and elderly persons; as, "Andy Johnson," "Ben Wade," "Joe Johnson," "Abe Lincoln," etc.

919. Three special uses of Mr.—*I.* If a person is the only one of the same name in a certain place, or if his name is an unusual one, the title 'Mr.' may be prefixed to the family name alone; as, 'Mr. Jones,' 'Mr. Thackeray.'

2. 'Mr.' is used among gentlemen meeting in a social, literary, or scientific way, in addressing all their companions whether they have a professional title or not; as, 'Mr. Everett,' 'Mr. Bryant.' This dropping of all other titles is due to the fact that on the floor of such assemblies all members are on an equality.

3. 'Mr.' is often used before a professional or official title of prominent persons; as, 'Mr. Senator,' 'Mr. President,' etc. 'Reverend' is also similarly used, or with 'The' prefixed; as 'The Rev. Dr. Smith,' 'The Rev. Father Brown.' The title 'Rev.' should never be used immediately before the surname.

920. **Scholastic titles.**—These are degrees and honors conferred by scientific schools, colleges, universities, and other institutions of learning, or acquired in the practice of the learned professions. Regular degrees are conferred upon those completing a prescribed course and passing a certain examination; honorary degrees on persons who have become distinguished in public life or in literary and scientific studies.

921. **Reverend.**—The title 'Rev.' is not regularly conferred, but always given by consent to those who have passed a required examination and have been regularly ordained. *President, Chancellor, Rector, Dean, Professor, and Master*, as titles, belong to the office rather than to the officer, and when the duties of these offices are discontinued, the titles are usually dropped; but after long, distinguished service, the title may be retained.

922. **Professor.**—The title of professor may be possessed by courtesy or right. It belongs of right to any one elected by the proper authorities to a regular chair or professorship in an educational institution, organized with full departments and faculty, and conferring degrees under legal charter.

Professor is now applied, however, to a salaried graduate actually employed in teaching, or whose duty it is to teach. The title is given, by courtesy, to scholars and scientists who have become noted as specialists in any department of knowledge, and to persons who have distinguished themselves as educators.

923. **Abuse of the title.**—It has become quite common for dancing masters, horse tamers, barbers, corn doctors, white washers, and pretenders of all kinds, to assume the title of *professor*, with the view to appear, in the eyes of the ignorant, of more importance than their calling or their attainments warrant. This tendency to bring an honorable title into contempt should be discouraged.

924. **Master.**—Master is used in England and some parts of this country instead of Principal or Teacher, but the word is now very rarely used in the United States.

925. **Doctor of Medicine (M. D.)**—This title is used by right only by regular graduates of a medical college in good standing, and may be obtained by a person of either sex. A lady who is entitled to this degree may be addressed as 'Carrie Smith, M. D.,' or 'Dr. Carrie Smith.'

926. Abuse of this title, also, is no uncommon thing. In society, and especially in our larger cities, there are many persons who usurp this professional title and inflict upon the public unprofessional practice, for the sake of filling their pockets with money obtained by false pretense, from ignorant or trusting patients. Do not recognize or patronize such quacks.

927. **Sisters of Charity.**—The form to use in addressing a Sister of Charity, Sister of Mercy, or a Sister in any similar order, is the same as that employed in writing to any unmarried lady, except that the title 'Miss' is omitted, and a salutation such as, 'Dear Sister' or 'Respected Sister' may be used.

928. **Official titles.**—These include the titles applicable to officers in the Naval, Military, and Civil service of the U. S., and of the several states. The officer, on retiring from public service, again becomes a private citizen, but it is customary, as a compliment to continue the official title during life, unless superseded by one more honorable.

929. **Honorable.**—This title is very much misused. It belongs by courtesy to the Vice President of the United States, Members of Congress, Judges, Foreign Ministers that have no title more distinguished, Cabinet Officers, State and Territorial Governors, and Lieutenant Governors, Heads of Departments generally, Members of States Legislatures, and Mayors.

930. The abuse of the title Honorable has brought it into such disrepute that it has less value than it should have. Because a man has been active in politics is no reason for his being called *Honorable*. Only those whose character and services have caused their election or appointment to the most important and responsible positions of the nation, state, or city should be given the title Honorable. The title once acquired is retained through life.

931. **Military and Naval Titles.**—Military and Naval, like professional titles, are properly retained after long or distinguished service. The title really belonging to an officer is that named in his commission.



THE FAST MAIL OF THE NEW YORK CENTRAL RY.

THINGS TO KNOW

In Dealing with the United States Post Office Department

932. Figures of the dead letter office show that five-sixths of the causes of mail being miscarried is due to ignorance or carelessness on the part of the public.

933. Always include the state in the direction on your envelope. There are about twenty different places by the name of Buffalo among the post offices of this country, and about thirty other post offices the names of which are compounded from Buffalo, as Buffalo Mills, etc.

934. The writer of a letter may recall it before delivery to the addressee. Application for such return should be made at the postoffice where the letter is mailed, and the proper blank filled out, giving a description of the letter, etc., when the postmaster will telegraph the postmaster at the office of delivery, recalling the letter, the writer to pay the cost of telegram. If the letter has not yet been mailed, the writer may, upon identifying the letter to the satisfaction of the postmaster, withdraw it from the post office. If the stamp has been canceled, the letter cannot be remailed unless the postage is again prepaid.

935. It is a violation of the postal laws to send dunning communications on postal cards; they should always be mailed under cover of envelopes. A simple statement of account may be written upon a postal card, and the Department does not consider the usual legal notice sent out by tax collectors, that tax is due, written or printed on postal cards, to be unmailable, nor notices from banks that they hold drafts for collection.

936. Before paying a money order, the paying official, to satisfy himself that the person presenting it is the one entitled thereto, compares the order with the advice, and if the applicant for payment be unknown to him, he asks him his name, also the name and address of the sender, and he may require him to prove his identity by calling in a mutual acquaintance. Although

money orders are often lost and sometimes stolen, not one in 100,000 is paid to other than the lawful owner. Whenever a money order has been lost, a duplicate will be issued therefor on receipt of an application.

937. Any money order which is not presented for payment within one year from date is declared invalid and not payable. A duplicate will be issued, however, on receipt of an application. The payee of a money order may direct that it be paid to another person, by filling a blank properly, on the back of the money order, but it is provided by law that more than one indorsement shall render the money order invalid.

938. International money orders are issued payable in most of the foreign countries. Business with European countries is continually in their favor, due, probably, to the fact that many emigrants from those countries send a portion of their earnings to relatives at home. The balances thus arising are liquidated by bankers' bills of exchange purchased in New York.

939. The habit of scanning the address on an envelope after it has been directed, would avoid many errors. This would prevent nine-tenths of the mistakes due to deficient or erroneous addresses, and would at least correct one absurdity; viz., the annual receipt by the dead letter office of about 35,000 letters bearing no superscription whatever, and most of them written by business men, and containing inclosures of value.

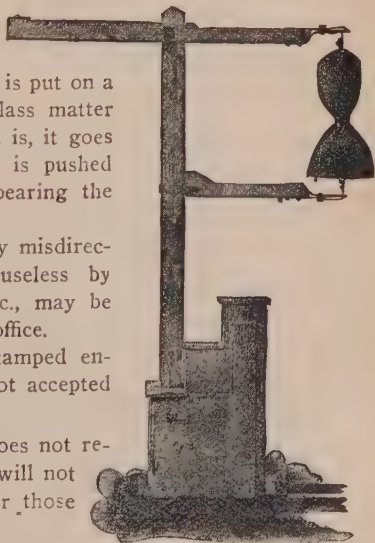
940. If affectionate relatives and others always gave their full names and addresses in letters, there would be 1,500,000 more letters restored to their owners every year.

941. If a "special delivery" stamp is put on a package of second, third, or fourth-class matter it is treated as first-class matter; that is, it goes into a pouch instead of a sack, and is pushed through just as rapidly as a letter bearing the same stamp.

942. Stamped envelopes spoiled by misdirection or by mistakes, or rendered useless by changes in firm names, addresses, etc., may be redeemed on presentation at the post office.

943. Stamps cut or torn from stamped envelopes are not redeemable, and are not accepted in payment for postage.

944. The post office department does not redeem unused stamps of any kind, and will not accept stamps of one denomination for those of another.



STAND FROM WHICH MAIL IS CAUGHT
WITHOUT SLACKING THE SPEED OF TRAINS.

SOME FACTS ABOUT OUR POSTAL SYSTEM



THE business of the post office is the greatest business in the world; yet, through proper subdivision of the work and thorough system, this great business is conducted with almost absolute accuracy. The following facts may give the student a better idea of the business done by the United States Post Office Department, and its methods:

945. In 1903 there were 74,169 postmasters in the United States, and about 250,000 persons connected with the post office department.

946. During three years from 1900 to 1903, 10,549 new post offices were opened. Then the rural delivery system was extended from the larger offices in such a way as to cover the territory of smaller offices, so that in six years, from 1903 to 1909, 14,025 of the smaller offices were discontinued, leaving the total number for 1910 at 60,144, but 176 of these are not in the United States proper. They are situated as follows: Guam 1, Samoa 2, Porto Rico 81, Hawaii 92. There are 16 post offices in the Canal Zone, and 539 in the Philippine Islands, but they are under the jurisdiction of the War Department.

947. More than \$25,000,000.00 is annually paid to railroad companies alone for carrying mail, and more than \$40,000,000.00 to all classes of contractors for transportation of mail.

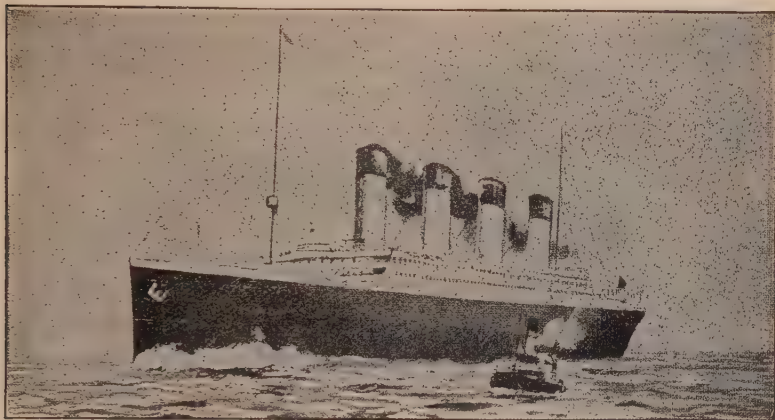
948. More than 7,500 railway postal clerks are employed, and they traverse about 175,000 miles of railroad. During a recent year the number of pieces of mail handled by these railway clerks was 9,245,994,775, and the number of errors 1,691,389, or one error in every 5,466 pieces handled.

949. The number of errors made by the public annually as shown by the records, exceeds those made in the railway post offices by more than 5,000,000.

950. The letter-car of the mail trains is provided with a "mail catcher," which is placed at a small door through which the mail pouches are snatched from posts conveniently placed at wayside stations where stops are not made. On the preceding page is an illustration of the stand from which the mail bag is taken.

951. The main lines of railroads are separated into divisions, and each postal clerk has his regular "run" over a division of the road. From New York to Chicago there are three divisions, the "runs" being from New York to Syracuse, Syracuse to Cleveland, Cleveland to Chicago. Each crew makes three round trips, and is then laid off for six days, but its members are subject to extra duty during that time.

952. The average number of letters handled by the clerks on each trip of an ocean steamer is more than 60,000, besides from 100 to 200 sacks of printed and general matter. The American clerks make but one error in about 4,000 distributions, and their work compares favorably with that of the railway postal clerks.



WHITE STAR LINER, OLYMPIC

ONE OF THE LARGEST STEAMERS IN THE WORLD—860 FEET LONG, 46,000 TONS

953. There are about 2,000 employees in the New York post office with salaries aggregating \$1,600,000.00 annually, a force nearly three times as large as that employed in the post office department at Washington.

954. Stamp canceling machines are now used in the large cities. One of these machines canceled, postmarked, counted, and stacked 5,000 postal cards in four minutes and fifty seconds, and has performed similar work on 24,000 postal cards in an hour. In two hours and two minutes it canceled, postmarked, counted, and stacked 21,000 letters and 25,480 postal cards. An average speed of 30,000 letters and postal cards an hour is claimed for it. The hour when a letter is mailed is registered when the stamp is canceled, the time being changed in the machine every thirty minutes. An electrical stamp canceller, it is claimed, will cancel 40,000 letters an hour; and the machine not only notes the year, month, and day, but the hour and minute when the letter passes through.

955. In New York there are about 20,000,000 letters delivered by carriers every year, not to mention printed matter and packages.

956. There are more than 1,300 "free delivery" offices in the country, where mail is delivered by carriers. Carriers in these cities deliver and collect mail from more than 50,000,000 people. The annual expense for the service of carriers is about \$25,000,000.00. For "rural delivery," see Par. 988.

957. In the course of a year the more than 25,000 letter carriers of the country deliver about 12,500,000 registered letters, 2,500,000,000 ordinary letters, 2,000,000,000 postal cards, and 1,200,000,000 newspapers.

958. In the "opening" division of the dead letter office there are only 20 clerks, but they receive, assort, count, open, and dispose of an average of 18,000 letters and parcels every day.

959. The safety of the mails is something wonderful. About 1,350,000 pieces of registered mail matter valued at nearly \$1,350,000,000.00 are received in the mails annually for the post office and treasury departments

alone. It is not possible to state accurately the value of the remaining 20,000,000 pieces of registered matter, but a close estimate gives it as \$247,550,000.00.

960. Postage stamps are made by bank note companies, the contract being awarded to the lowest bidder. The processes by which postage stamps are manufactured are secret, and much of the patented machinery is in use for their manufacture alone. The process of printing stamps is similar to that employed in printing money. The design for one stamp is engraved upon a small, flat, soft steel die, which is then hardened and a transfer is made to a roll of soft steel, which is in turn hardened. The design on the roll is, of course, a negative of the original die, and when retransferred to another flat die gives a positive like the original. By repeated transfers from the small roll to a large, flat, steel plate, hundreds of designs, each exactly like the original die, are engraved in rows, thus producing the plate from which the stamps are printed. Stamps are printed in sheets of 200 each, and these sheets are torn in two, there being 100 stamps in each sheet furnished to postmasters. Stamps are gummed by a roller which is passed over the sheets by machinery, applying the gum evenly over the entire surface. After the process of gumming is completed, the sheets are placed upon racks and dried by means of a series of steam pipes. If a single stamp is in any way mutilated, the entire sheet of 200 is burned; and 500,000 are said to be burned every week from this cause. The stamps are perforated by running fifty of the sheets through the machine at one time, when the hundreds of punches, arranged for that purpose, pierce the sheets at the proper place between the stamps.

961. Stamped envelopes are manufactured for the Government, in an envelope factory in Dayton, Ohio. Stamped paper wrappers are also made in Dayton under the same contract. The United States consumes more stamped envelopes than any other nation in the world; more than 1,500,000,000 are used in an average year.

962. Postal cards are manufactured in the Government Printing Office, Washington, D. C. A contract is let once in four years for making the cards, and it is estimated that 4,000,000,000 cards will be needed during this time. They are made at a cost of about \$1,100,000.00.

963. Stamps, postal cards, and other supplies are usually ordered by postmasters from the Department at Washington every three months. Some of the large offices order every month. The New York office orders a little more than \$300,000 worth of stamps and more than 4,000,000 postal cards (a car load) every month. The bond of the postmaster at New York is \$600,000.00. Stamps, postal cards, and stamped envelopes are sent out to postmasters by registered mail, except that postal cards for Boston, New York, Philadelphia, Cincinnati, and all sub-agencies are shipped by freight.

964. Every person to whom the custody of a registered article is entrusted must make a record of it, give a receipt for it when it is received, and take a receipt when he parts with it. This takes considerable time, and it would be almost impossible for postal clerks to make a proper record and write the receipt if they were required to handle each registered piece separately. To overcome this difficulty, a registered pouch is in use, which contains the registered mail between given points, and the clerk treats the pouch of mail as he would a single piece, recording it and receipting for it by number. These pouches are locked with rotary or tell-tale locks that

indicate when they are opened. Postal clerks are not permitted to have keys to open the rotary locks; they are furnished only to postmasters who exchange registered pouches.



MAIL CARRIER OF 100 YEARS AGO

SOME "DONT'S"

965. Don't mail a letter until you are sure it is completely and properly directed.

966. Don't locate the address so there will be no room for the postmark.

967. Don't write the name of your own state for the name of the state intended; a very common error.

968. Don't write the abbreviation for the state so that it may be mistaken for one similar in appearance.

969. Don't mail a letter until you are sure it is properly stamped.

970. Don't put the stamp anywhere on the envelope except in the right upper corner.

971. Don't forget that it is unlawful to enclose matter of a higher class in one which is lower, as merchandise in newspapers, and letters with photographs.

972. Don't mail business letters until your name and address has been placed in the left upper corner of the envelope, so that in case of non-delivery the letter will be returned to you.

973. Don't, when you fail to receive an expected letter, charge the postal service with its loss, or your correspondent with dishonesty, until you have written your correspondent with all the facts in regard to the matter.

974. Don't mail a parcel without previously weighing it, or having it weighed at the post office, to ascertain the proper amount of postage.

975. Don't wrap a parcel in such manner that the wrapper may become separated from the contents.

976. Don't mail parcels to foreign countries without understanding the regulations governing matter directed to such countries.

977. Don't fail to put your name and address in the left upper corner of every package before mailing it.

General Postal Information

978. **Domestic Postage** may be used on matter for delivery in the United States, Porto Rico, Hawaii, The Philippine Archipelago, Guam, Tutuila, the Canal Zone, U. S. Postal Agency at Shanghai and U. S. war vessels; and, with certain exceptions, in Canada, Cuba, Mexico, and the Republic of Panama; also, *on letters only*, in Great Britain, Ireland, Bahamas, British Honduras, and Newfoundland, and in Germany when sent by steamers sailing direct to German ports.

979. **First Class Matter.**—Postage *two cents* for each ounce or fraction thereof. Embraces all matter wholly or partly written, or which is so done up as to prevent examination without destroying the wrapper, and must be prepaid at least one rate, two cents.

980. **Second Class.**—Pertains to publishers and news dealers, and embraces newspapers and periodicals, which may be mailed by others than publishers, at the rate of *one cent* for each *four ounces* or fraction thereof, when they are enclosed in one wrapper, with the postage fully prepaid by stamps affixed. There is no limit to the weight of the package.

981. **Third Class.**—Postage *one cent* for each *two ounces* or fraction thereof. Embraces circulars and (except books) other matter wholly in print, proof sheets, corrected proof sheets, manuscript copy accompanying same, and photographs.

982. **Parcel Post.**—Embraces all other matter, including farm and factory products, not now embraced by law in the first, second, or third class. Amount of postage depends upon the weight and zone (there are eight) in which point of delivery is located. Size of package is limited; packing of some articles is subject to regulation; and weight is limited to fifty pounds for first and second zones, and to twenty pounds for other zones. Packages must be fully prepaid and wrapped to admit of examination.

NOTE.—Parcels not over four ounces, *one cent* per ounce regardless of zone. Books not over eight ounces, *one cent* each *two ounces* regardless of zone.

983. **Postal Cards.**—Single postal cards, *one cent*. Double (or reply) postal cards, *two cents*. The face of the card may be divided by a vertical line placed approximately one-third of the distance from the left end of the card. The space to the left and the back of the card may be used for advertisements, illustrations, or writing, but the space to the right is for the address only.

984. **Forwarding.**—Sealed letters are forwarded without the payment of additional postage, when the address is changed, but

Third and Fourth class matter is not forwarded until the regular postage is again paid.

985. **Unmailable.**—Obscene matter; intoxicating liquors; anything which may kill or injure, or damage mail, as,—poisons, explosives, sharp pointed instruments, etc.; any article having a bad odor; and, matter perishable within a period reasonably required for transportation and delivery. There are some exceptions to the above for which it is best to refer to the special regulations.

986. **Drop letters.**—The rate on letters to be delivered at the same office as mailed, is *one cent*, if it be not a free delivery office. At offices where the mail is delivered by carriers, the rate is *two cents*.

987. **Special delivery stamps.**—A “special delivery stamp” placed on the letter or package, in addition to the regular postage, will insure its immediate delivery,—if received at a free delivery office between 7 A. M. and 11 P. M., and if received at any other office between 7 A. M. and 7 P. M., within the carrier limits of a free delivery office, and within one mile of any other office,—at any post office in the United States. Special delivery stamps cost ten cents, and can be used only for the special purpose for which they were designed, but regular postage stamps of the same value may be used if the envelope is marked “Special Delivery.”

988. **Free Delivery.**—The free delivery of mail matter is required by law in every city of 50,000 or more population, and may be established at any place of not less than 5,000 inhabitants. Rural Delivery is a form of Free Delivery which extends several miles into the country, from thousands of post offices around which the rural districts are thickly settled. See Paragraphs 946, 956, and 1008.

989. **Post Cards.**—Cards of about the same thickness as postal cards, and cut not larger than $3\frac{9}{16}$ by $5\frac{9}{16}$ inches, nor smaller than $2\frac{3}{4}$ by 4 inches, may be mailed for 1 cent each. They may be of any color.

The words “Post Card” may or may not, at the option of the sender, be printed on the face; but the words “United States” or “United States of America,” in similitude of United States postal cards, will render the card unmailable at any rate of postage.

The face of the card may be divided by a vertical line; the left half to be used for a message, the right half for the address only.

Advertisements, illustrations, etc., may appear on the back or on the left half of the face.

Pieces of leather, wood, or bark may be used under the same restrictions, and mailed, unsealed, at fourth-class rate.

990. **Confectioneries**, cakes, soaps, etc., must be inclosed in boxes and so wrapped as to prevent injury to other mail matter.

991. **To Canada, Mexico, Cuba, and Republic of Panama.**—The rates of postage are the same as in the United States and its possessions, except on parcel post matter, when the rate is *twelve* cents a *pound* and the limit of weight is four pounds and six ounces. Parcels up to eleven pounds may also be sent to Mexico and the Republic of Panama under the terms of the Parcel Post Conventions with those countries. Books are third class.

992. **Registered Letters.**—Letters and packages may be registered to all offices of the United States, and to most foreign countries. The registry fee is ten cents in addition to the regular postage.

993. **Money Orders** on all principal offices of the United States may be purchased, payable "to order," at the following rates:

Orders for sums not exceeding \$ 2.50.....	3 cents.
Over \$ 2.50 and not exceeding \$ 5.00.....	5 cents.
Over \$ 5.00 and not exceeding \$ 10.00.....	8 cents.
Over \$10.00 and not exceeding \$ 20.00.....	10 cents.
Over \$20.00 and not exceeding \$ 30.00.....	12 cents.
Over \$30.00 and not exceeding \$ 40.00.....	15 cents.
Over \$40.00 and not exceeding \$ 50.00.....	18 cents.
Over \$50.00 and not exceeding \$ 60.00.....	20 cents.
Over \$60.00 and not exceeding \$ 75.00.....	25 cents.
Over \$75.00 and not exceeding \$100.00.....	30 cents.

994. The above rates also apply to Money Orders payable in Bahamas, Bermuda, British Guiana, British Honduras, Canada, Canal Zone, Cuba, Martinique, Mexico, Newfoundland, The Philippine Islands, U. S. Postal Agency at Shanghai (China) and certain islands in the West Indies.

995. The remitter who desires to relieve the payee or his indorsee or attorney from the inconvenience of proving identity at the office of payment, by the testimony of another person, may do so, *at his own risk*, by signing the required form.

996. The maximum amount for which a single money order may be issued at an office designated as a "Money Order Office" is \$100, and at an office designated as a "Limited Money Order Office," \$5. When a larger sum is to be sent, additional orders must be obtained. But postmasters are instructed to refuse to issue in one day to the same remitter, and in favor of the same payee, on any one post office of the fourth class, money orders amounting in the aggregate to more than \$300, as such office might not have funds sufficient for immediate payment of any large amount. Fractions of a cent are not to be introduced.

997. As money orders are made "to order" the receiver must be identified before he can collect them. This, therefore, is a very safe way of remitting money.

998. **International Money Orders.**—Money orders on practically all foreign countries, payable to order, may be purchased at the following rates:

Orders not exceeding—

\$10	10 cents.	Over \$50 to \$ 60.....	60 cents.
Over \$10 to \$20.....	20 cents	Over \$60 to \$ 70.....	70 cents.
Over \$20 to \$30.....	30 cents.	Over \$70 to \$ 80.....	80 cents.
Over \$30 to \$40.....	40 cents.	Over \$80 to \$90.....	90 cents.
Over \$40 to \$50.....	50 cents.	Over \$90 to \$100.....	1 dollar.

999. The application blanks for both domestic and foreign money orders contain the most explicit directions as to how to fill them out properly. No other instruction is needed than will be found on the blanks themselves.

1000. **Postal Savings System** provides facilities for depositing savings at two per cent. interest with the security of the United States Government for repayment. An account can not be opened for less than one dollar, nor can fractions of one dollar be deposited or withdrawn. One person can not deposit more than \$100 in one month and may not have more than \$500 to his credit at any time, exclusive of interest. Depositors receive postal-savings certificates covering the amount of each deposit made, which are valid until paid. Interest begins the first day of the month following deposit. Under certain conditions deposits in multiples of \$20 may be converted into tax-exempt U. S. bonds drawing interest at $2\frac{1}{2}\%$.

THE POSTAL UNION

1001. To the United States belongs the credit for the formation of the Universal Postal Union. The treaty was signed at Berne, Switzerland, October 9, 1874, but several meetings of the postal congress of all nations were held, the first in Paris in 1863. The idea of forming such a Union was suggested by the United States in 1862. The aim of the Union is to establish uniform rates of postage and exchange over all the world. After the organization was completed at Berne, successive meetings of the Union were held in Paris, 1878; Lisbon, 1885; Vienna, 1891; Washington, 1898; the object being to extend the territory so as to make the jurisdiction of the Postal Union as nearly universal as possible.

The Union now embraces all of North America, all of South America, all of Europe, all of Asia except the Chinese Empire and Arabia, all of Africa except Morocco and the Congo State, all of Australia, New Zealand, New Guinea, etc., leaving only a few small islands in the Southern Pacific which are not yet in the Universal Union.

1002. **The International postage rates**, as now fixed by the Union, are as follows:

Letters, for the first ounce or fraction	5 cents.
“ for each additional ounce or fraction.....	3 cents.
If not prepaid, double, to be collected on delivery.	
Postal Cards, each	2 cents.
Newspapers and other printed matter, each 2 ounces.....	1 cent.
Registration Fee on letters or other articles.....	10 cents.
Commercial Papers, packages not in excess 10 ounces.....	5 cents.
“ “ for each additional two ounces.....	1 cent.
Samples of Merchandise, for first 4 ounces or less.....	2 cents.
“ “ for each additional 2 ounces.....	1 cent.

1003. **The limit of weight** on packages of printed matter and commercial papers is 4 lbs. 6 oz.; samples of merchandise, 12 oz.

1004. **Growth and Development.**—The Post Office Department has more than kept pace with the increase in population. In 1790 the population of the United States was 4,000,000, and the number of post offices 75. In 1910 the population was nearly 90,000,000, and the number of post offices 80,000. Thus, while the population increased some twenty-fold, the number of post offices increased more than a thousand-fold.

1005. **Increase in Revenues.**—The total revenues for 1790 were \$38,200, and in 1910 \$118,000,000, or more than three thousand-fold.

1006. The Money Order system was not established until 1864, but it has grown so popular with the people that more than \$300,000,000 are now transferred annually, and most of it in small amounts.

1007. It is only two hundred years since the mail between Boston and New York was carried monthly, but an extension of this route was made in 1717 by which mail was carried from Boston to Williamsburg, Va., in four weeks. Mail coaches were established on this route between Boston and Philadelphia, by Benjamin Franklin, in 1760.

1008. It is only one hundred years since a general post office was established in Washington. The first letter carrier was employed in Washington in 1832. One man served the entire city and received 2 cents for each letter delivered. The railroads did not carry mail until 1834. Envelopes first appeared in 1839. Postage stamps were not in use until 1847. No merchandise was carried by mail until 1861, and no postal cards were used until 1873. Special delivery was established in 1885, and the rural free delivery, now so common, began in 1896. Indemnity for loss of registered mail, not to exceed \$25.00, was established in 1902.

1009. **Other Countries.**—Most foreign countries now have parcels post, the rates usually being twelve cents per pound or fraction thereof, with a weight limit of eleven pounds. Unsealed packages of mailable merchandise may be sent from the United States to most foreign countries at the above rate and weight limit. Germany has raised the weight limit ten-fold and reduced the postage also, charging only thirty cents for one hundred and ten pounds.

1010. The parcels post system in the United States compares favorably now with foreign countries but the Post Office Department does not compare so favorably with those in other countries from a financial standpoint, chiefly because other governments usually have more control over the railroads.

TO STENOGRAPHERS

1011. The use of shorthand and typewriting has become so general, that it is quite proper to give some special hints to stenographers. Nearly all that has been said under other headings applies equally to type-written letters, and in addition we offer the following suggestions.

1012. **Dictation.**—A stenographer should pay strict attention to details, be systematic, and especially careful. Notebooks should be numbered in consecutive order, and dated From..... To....., and the date should be written at the beginning of each day's dictation. The letters should be numbered consecutively, beginning each day with 1. They should be delivered in the order of their numbers. The notes for each letter should be checked when written, or a line drawn through them to show that they have been transcribed. Proper names should be written in longhand unless they

are very common. A stenographer should be in a position to hear distinctly, and if he fails to get any word or phrase it is better to ask the dictator for it at once than to make a failure in transcribing the notes. If you are not sure of the name, street, number, post office, or state, ask at once. You are not employed as a mere machine, but are supposed to have brains and common sense.

1013. Transcribing.—It is a good plan, especially for the inexperienced, to read the notes for each letter before transcribing. See that the letter makes sense, and that you do not insert, for the word dictated, a word of similar sound. Avoid errors and erasures. Read the notes far enough ahead of where you are writing to know just what you are to write, and form the habit of making your transcript absolutely correct at first. Erasures are made necessary chiefly through carelessness.

1014. Erasures may be almost entirely avoided if one forms the habit of being careful and painstaking in his work, observing what has been said in regard to reading the notes first. Corrections always look bad in a letter, and it takes time to re-write. The best way is not to make errors.

1015. Spelling, Punctuation, Capitalization, Language.—Probably more shorthand students fail from ignorance of these subjects than from lack of skill in typewriting and shorthand. No one can expect to succeed in this line of work and hold a position of any importance, unless he is qualified to spell, punctuate, and capitalize correctly, and write the English language with a reasonable degree of accuracy. A knowledge of these subjects should be acquired in the public schools; but, if they have been neglected, or if for any reason the student is deficient in them, he should lose no time in thoroughly qualifying himself.

1016. Do not, until you have consulted your dictionary, write any word about the spelling of which you have the least doubt. Bad spelling is really more to be avoided than any other error. Many who are otherwise proficient fail in securing positions on account of their incorrect spelling.

1017. The rules for capitalizing and punctuating, given elsewhere, should be carefully observed. The period is the only point of separation used by stenographers in taking notes; the commas, colons, semicolons, etc., being inserted in the transcript as the context suggests.

1018. Division of words at the end of a line.—A word should never be divided except between syllables, and if you are in the least doubt as to where to make this division, look in a dictionary before writing the word. When a single letter forms a syllable of a word, it should never be written alone at the end of a line or at the beginning of a line. Always notice before reaching the end of a line how to make the correct division of words.

1019. Duplicate Letters.—It is often necessary to write many letters in duplicate, and there are numerous processes employed for this purpose. Perhaps the best inventions for reproducing letters in fac-simile are the mimeograph and the multigraph. If not more than half a dozen or a dozen copies are required they may be made with carbon paper. In making carbon copies, always keep the sheets made with one impression together, so that it will be necessary to read only one of them by copy.

1020. The typewriter.—A thorough acquaintance with the machine and the manipulation of it is of first importance. To do good work, good tools must be used, and these tools must be kept in first-class condition. All good mechanics observe this rule, and the use of the typewriter is no exception. The machine must be kept clean, and all wearing parts—guide rails in particular—should be well lubricated with the best typewriter oil, and then wiped perfectly clean. You should attend to this daily. An even touch must be cultivated to produce good work, and all jerky movements avoided, as they are detrimental to speed, and cause many mistakes to be made.

1021. Spacing.—Spacing must be uniform to produce a good effect, otherwise the work will present an uneven appearance. A space should be made after all punctuation marks, except where they separate figures; as, \$9,000,837.00; and three spaces should be made after every sentence. In taking hurried copies, the appearance of the work is not so important as getting it out in the shortest time possible, and spacing is omitted after punctuation marks.

1022. Form.—Special attention must be paid to paragraphing, so that the work may present a well balanced appearance. Each change of subject matter should begin with a new paragraph. The arrangement of the introduction and close of a letter must be well fixed in mind with regard to the points of the scale at which each part commences. It is well to have a fixed rule for the beginning of each. The numbers in the following form indicate the figures on the typewriter scale where it is usually best to begin each part:

Richmond, Ind. June 1. 1912.

Miss Mary Manning.

Americus, Ga.

Dear Friend

Your letter of the 15th inst. duly received. I am very sorry to say I will not be able to pay you a visit this summer. At present my health seems to be improving quite rapidly, and as I am kept very busy in my present position, I shall postpone my coming until sometime next year.

Write me frequently. I always enjoy reading your kind letters.

Affectionately.

Rebecca Newman.

³⁰
Cleveland Heights, Ohio., July 24, 1912.

Mr. John Adams,

¹⁰
St. Clairsville, O.

¹
Dear Sir:

¹⁰
I have your favor of the 27th ultimo, enclosing circular and revised price list, and in answer, etc.,

³⁰
Very truly yours,

⁶⁰
Supt.

1023. **Confidential Clerk.**—No private secretary is more of a confidential clerk than the stenographer. All the shorthand and typewriting business of his employer should be regarded as strictly confidential. The amanuensis should not communicate, even to his best friends, information regarding his employer's business.

1024. **Have an interest** in your employer's business and in his property. Make his interests your own. Be as economical in the use of stationery and other materials as if you had to pay for them. Be faithful in little things as well as in more important matters and it will as surely be noticed as it will if you are not. You can do many small acts to show you are interested in your work, which will make your services, if not of more value to your present employer, recognized by others. It pays to do one's best at all times.

1025. **Common sense** is a good thing to have and use in any calling, and may be made of special value in doing shorthand and typewriting work. When an amanuensis writes from his notes "We will expect you *hear* on the 14th inst.," etc., an application of common sense would have suggested *h-e-r-e*. Do not be a mere machine. First *think*, then act. Before handing in work for approval, carefully read it, looking for errors in spelling, punctuation, capitalization, and such mistakes in the words as are referred to above. Model type-written letters are given on pages 11, 22, 39, 99, 103, 106, 119 and 135.

CLASSIFICATION OF TITLES

AND THEIR

ABBREVIATIONS

Scholastic Degrees are always abbreviated. In addressing an officer of high rank, abbreviations are not allowable; as, President, Governor. Many abbreviations of titles may be used in catalogues, on the title-pages of books, and other places, that are not allowable in addressing letters. In the address, no degree is used lower than Master or Doctor. We may write "James Brown, M. D. or A. M.," but not "James Brown, A. B. or B. S." A person that has no title higher than a bachelor's degree, should be addressed simply *Mr. or Esq.*

TITLES OF RESPECT AND COURTESY

Mister	Mr.	Mistress (pronounced Missis) ..	Mrs.
Messieurs (Fr. pl. of Mr.) ..	Messrs.	Mesdames (Fr. pl.)	Mmes.
Gentlemen	—	Madam	Mad.
Sir, Sirs	—	Madame (Fr.)	Mme.
Esquire, Esquires	Esq., Esqs.	Ladies	—
Master (a boy)	—	Miss, Misses	—

SCHOLASTIC TITLES

All of the following degrees and many others are authorized, but these are the more common ones: B. C. L., D. C. L., and a few others are conferred only by foreign universities. Harvard College confers only the following degrees: *Regular*—A. B., A. M., Ph. D., B. D., LL. B., S. B., S. D., C. E., M. D., D. M. D.,; *Honorary*—LL. D., D. D. Yale confers nearly the same, with the addition of Ph. B., D. E., and Mus. D.

The Latin terms are given only when they are necessary to explain the abbreviation.

DIVINITY

Bachelor of Divinity	B. D.
Doctor of Divinity	D. D.
Doctor of Divinity, <i>Sanctae Theologiae Doctus</i>	S. T. D.
Doctor of Divinity, <i>Doctus Theologiae</i>	D. T.
Professor of Divinity, <i>Sanctae Theologiae Professor</i>	S. T. P.

LAW

Bachelor of Laws	LL. B.
Master of Laws	M. L.

Doctor of Laws, <i>Legum Doctus</i>	LL. D.
Dr. of Laws, <i>Jurum Doctus</i>	J. D.
Doctor of Civil Law, <i>Juris Civilis Doctus</i>	J. C. D.
Bachelor of Civil Law	B. C. L.
Doctor of Civil Law	D. C. L.
Dr. of both Laws, Canon and Civil, <i>Juris utriusque Doctus</i>	J. U. D.

MEDICINE

Doctor	Dr.
Bachelor of Medicine	M. B.
Doctor of Medicine	M. D.

Master of Surgery, *Chirurgiae Magister* **C. M.**

Graduate in Pharmacy..... **Phar. G.**

Master in Pharmacy..... **Phar. M.**

Doctor in Pharmacy..... **Phar. D.**

Doctor of Dental Surgery... **D. D. S.**

Doctor of Dental Medicine. **D. M. D.**

PHILOSOPHY AND SCIENCE

Bachelor of Philosophy..... **Ph. B.**

Doctor of Philosophy..... **Ph. D.**

Bachelor of Science..... **B. S.**

Master of Science..... **M. S.**

Doctor of Science..... **S. D.**

ARTS AND LETTERS

Bachelor of Arts.... **B. A. or A. B.**

Master of Arts..... **M. A. or A. M.**

Bachelor of Letters, *Baccalaureus Literarum* **B. Lit.**

Doctor of Letters, *Literarum Doctus* **Lit. D.**

Doctor of Polite Literature, *Literarum Humaniorum Doctus*.....

..... **L. H. D.**

Poet Laureate (Eng.)..... **P. L.**

MUSIC

Bachelor of Music. **M. B. or B. Mus.**

Doctor of Music.. **D. M. or Mus. D.**

DIDACTICS

Bachelor of the Elements..... **B. E.**

Master of the Elements..... **M. E.**

Bachelor of Science..... **B. S.**

Master of Science..... **M. S.**

Bachelor of Commercial Science....
..... **B. C. S.**

Bachelor of the Classics..... **B. C.**

Master of the Classics..... **M. C.**

TECHNICS

Civil Engineer **C. E.**

Topographic Engineer..... **T. E.**

Dynamic Engineer..... **D. E.**

Military or Mechanical Engineer ..
..... **M. E.**

The degrees of Bachelor and Master in each of the departments of engineering, and in chemistry and architecture are authorized, but rarely conferred.

FELLOWSHIPS, ETC.

American.

Fellow of the Am. Academy, *Academiae Americanae Socius* **A. A. S.**

Member of the Am. Antiquarian Society, *Americanae Antiquarianae Societatis Socius*..... **A. A. S. S.**

Member of the Am. Oriental Society, *Americanae Orientalis Societatis Socius*..... **A. O. S. S.**

Member of Am. Phil. Society, *Societatis Philosophicae Americanae Socius*..... **S. P. A. S.**

Fellow of the Mass. Medical Society, *Massachusettsensis Medicinae Societatis Socius* **M. M. S. S.**

Fellow of the Historical Society, *Societatis Historiae Socius*... **S. H. S.**

Fellow of Connecticut Academy, *Conn. Academiae Socius* **C. A. S.**

These are the only American societies that confer memberships or fellowships that are recognized as titles.

TITLES OF SERVICE EX-OFFICIO

THE CLERICAL SERVICE

A Bishop (Epis., Cath., *et al.*):—
Right Reverend..... **Rt. Rev.**

A Bishop (Methodist):—Reverend
..... **Rev.**

A Rector, Minister, Priest, Rabbi, or
Reader **Rev.**

THE CIVIL SERVICE

National Government.

The Chief Executive:—

1. Civil: The President.... **Pres.**

2. Military: Commander-in-Chief
of the Army and Navy.....—

The Vice-President, Ex-Officio President of the Senate:—

Honorable **Hon.**
Chief Justice of the Supreme Court:—

The Chief Justice..... **C. J.**
His Honor—

Associate Justices:—

Justice **Jus.**
His Honor—

Foreign Ministers:—

His Excellency..... **H. Exc.**

Honorable **Hon.**
Members of the Cabinet and Members of Congress..... **Hon.**

Heads of Bureaus, Asst. Secretaries, Comptrollers, and Auditors of the Treasury, Clerks of the Senate and House of Representatives.... **Esq.**

By courtesy..... **Hon.**

All other U. S. Officers.. **Esq.** or **Mr.**

STATE GOVERNMENTS

The Governor..... **Gov.**

Civil: His Excellency... **H. Exc.**

Military: Commander-in-Chief—

Sen. Judge of Supreme Court:—

Chief Justice **C. J.**

His Honor—

Associate Justices:—

Justice **Jus.**

Judge—

His Honor—

Lieutenant Governor, Heads of Departments, State Senators&, Law Judges **Hon.**

Mayors of Cities:—

Honorable **Hon.**

His Honor—

Members of the House of Representatives& **Esq.**

By Courtesy **Hon.**

Aldermen, Magistrates, and all officers not specified..... **Esq.**

PROFESSIONAL SERVICES

Officers of Universities and Colleges:—

Chancellor **Chanc.**

Vice-Chancellor **V. Chanc.**

President **Pres.**

Vice-President **V. Pres.**

Provost **Prov.**

Registrar **Reg.**

Dean—

Rector **Rect.**

Librarian **Lib.**

Faculty and Instructors:—

Professor **Prof.**

Lecturer—

Tutor—

§There is a difference of opinion as to whether the title of "Honorable" should be applied to members of the two houses of the Legislature. It is the custom of the State Department at Washington to apply the title of "Esquire" to members of both.

The customs of the states vary. Perhaps the greater weight of opinion is in favor of the application of "Honorable" to members of the State Senate, and "Esquire" to those of the House of Representatives. In some states, the title "Honorable" is applied to the Speaker of the lower house, but not the other members.

THE MILITARY AND NAVAL SERVICE

The command pertaining to the rank of general and line officers is printed under the title in finer print. Commands, however, are subject to change by assignment, and the laws governing the army organization have left it in an anomalous state, and the rank of commands in an unsettled condition. The

titles of the general and line officers, placed opposite in the two columns, indicate relative rank in the two departments of service.

Military Service (U. S. A.)

GENERAL AND LINE OFFICERS

General **Gen.**
The armies of the U. S.

Lieutenant General.....**Lt. Gen.**
An Army Corps, and Territorial Division.

Major General**Maj. Gen.**
A Division, and Territorial Division.

Brigadier General.....**Brig. Gen.**
A Brigadier, and Territorial Department.

Colonel **Col.**
A Regiment.

Lieutenant Colonel.....**Lt. Col.**
A Battalion, second in command, Regiment.

Major **Maj.**
A Battalion, third in command, Regiment.

Captain **Capt.**
A Company.

First Lieutenant.....**1st Lieut.**
A Platoon, second in command, Company.

Second Lieutenant.....**2d Lieut.**
A Platoon, third in command, Company.

Cadet ———
Student at West Point Military Academy.

STAFF OFFICERS

Adjutant General**Adj. Gen.**
Rank of Brigadier General.

Assistant Adj. Gen.....**A. A. G.**
Rank of Colonel to Major.

Inspector General.....**Insp. Gen.**
Rank of Colonel.

Assistant Insp. Gen.....**A. I. G.**
Rank of Colonel.

Quartermaster General.....**Q. M. G.**
Rank of Brigadier General.

Asst. Q. M. Gen.....**A. Q. M. G.**
Rank of Colonel.

Naval Service (U S. N.)

LINE OFFICERS

Admiral.....**Adm. or Adml.**
The fleets of the U. S.

Vice-Admiral.....**V. Adml.**
A Fleet or Fleets.

Rear Admiral**R. Adml.**
A Fleet or Squadron.

Commodore**Commo.**
Squadron, Ships of first class.

Captain**Capt.**
Vessels of second class.

Commander**Com.**
Vessels of third class.

Lieutenant Com.**Lt. Com.**
Vessels of fourth class.

Lieutenant**Lieut.**
Executive Officer of fourth class.

Master**Mas.**
Assistant Navigator.

Ensign**Ens.**

Midshipman**Mid.**
Student of Annapolis Academy.

STAFF OFFICERS

Surgeon General.....**Surg. Gen.**
Rank of Commodore.

Medical Director.....**Med. Dir.**
Rank of Captain.

Medical Inspector.....**Med. Insp.**
Rank of Commander.

Surgeon**Surg.**
Rank of Lieutenant Commander.

Past Asst. Surg.**P. A. Surg.**
Rank of Lieutenant.

Assistant Surgeon.....**Asst. Surg.**
Rank of Master to Ensign.

Deputy Q. M. G..... Dep. Q. M. G. Rank of Lt. Colonel.	Paymaster General..... P. M. G. Rank of Commodore.
Quartermaster Q. M. Rank of Major.	Pay Director..... Pay Dir. Rank of Captain.
Asst. Quartermaster..... A Q. M. Rank of Captain.	Pay Inspector..... Pay Insp. Rank of Commander.
Commissary Gen. of Subsistence.... C. G. S. Rank of Brig. Gen.	Paymaster P. M. Rank of Lieutenant Commander.
Asst. C. G. S..... A. C. G. S. Rank of Colonel to Lt. Colonel.	Past Asst. P. M..... P. A. P. M. Rank of Lieutenant.
Commissary of Subsistence... C. S. Rank of Major to Captain.	Assistant Paymaster..... A. P. M. Rank of Master.
Surgeon General..... Surg. Gen. Rank of Brigadier General.	Engineer-in-Chief..... Eng.-in-Chf. Rank of Commodore.
Chief Medical Purveyor..... Chf. Med. Pur. Rank of Colonel.	Chief Engineer..... Chf. E. Rank of Captain to Lieutenant.
Surgeon Surg. Rank of Major.	Past Asst. Eng. P. A. Eng. Rank of Lieutenant to Master.
Asst. Surgeon..... Asst. Surg. Rank of Captain to 1st Lieutenant.	Assistant Engineer..... A. Eng. Rank of Master to Ensign.
Paymaster Gen. P. M. G. Rank of Colonel.	Cadet Engineer..... Cadet E. Graduates of Naval Academy.
Assistant P. M. G.... Asst. P. M. G. Rank of Colonel.	Chaplain Chap. Rank of Captain to Lt. Com.
Paymaster Pay M. Rank of Major.	Chief of Construction.... Chf. Con. Rank of Commodore.
Chief of Engineers..... Chf. E. Rank of Brigadier General.	Naval Constructor..... Nav. Con. Rank of Captain to Lieutenant.
Chief of Ordnance Chf. Ord. Rank of Brigadier General.	Commandant Comdt. Navy Yards and Stations.
Judge Adv. Gen..... J. A. G. Rank of Brigadier General.	Navigator Nav. Master of a Vessel.
Judge Advocate..... J. A. Rank of Major.	Captain (by courtesy) Capt. Master of a Merchant Vessel.
Chief Signal Officer..... C S. O. Rank of Colonel.	

THE DIPLOMATIC AND CONSULAR SERVICE

Envoy Extraordinary and Minister Plenipotentiary... E. E. and M. P.	Minister Resident..... Min. Res.
Minister Plenipotentiary. Min. Plen.	Minister Resident and Consul-Gen- eral M. R. and C. G.

Secretary of Legation.....	Sec. Leg.	Deputy Consul.....	D. C.
Interpreter	Int.	Consular Agent.....	Con. Agt.
Consul-General.....	C. G.	Commercial Agent.....	C. A.
Vice-Consul-General.....	V. C. G.	Agent	Agt.
Consul	C.	Marshal	Mar.
Vice-Consul	V. C.	Consular Clerk.....	C. C.

FORMS OF ADDRESS AND SALUTATION

The form of address is printed in plain Roman type, the salutation in italic.

PERSONS IN THE LEARNED PROFESSIONS

THE CLERGY

A Bishop (other than a Methodist).

To the Right Reverend —, D. D., Bishop of Ohio. *Right Reverend Sir:—, or Right Rev. and dear Sir:*

Address a Methodist Bishop as *Rev.* simply.

A Rector, Minister, Priest, Rabbi, or Reader.

To the Rev. —. To the Rev. Dr. A— B—. Rev. C. E. Burton, D. D., Pastor (or Rector, as the case may be) of — Church, Cleveland. *Sir:—, Reverend Sir:—, Rev. and dear Sir:—.*

THE BENCH AND THE BAR

The Chief Justice of the Supreme Court of the United States.

To the Hon. —, Chief Justice of —, etc. To the Chief Justice of the Supreme Court, etc. *Sir:—, Mr. Chief Justice:—, Your Honor:—, May it Please your Honor:—, May it Please the Honorable Court:—.*

"Your Honor," "May it Please," etc., are terms used in court, not in private letters.

An Associate Justice.

To the Honorable —, Justice, etc. Or, Honorable Justice —. *Sir:—, Your Honor:—, etc.*

Other Judges.

The Hon. —, Judge of the Court of Quarter Sessions (or as the case may be). Or simply, The Honorable A— B—. *Sir:—, Dear Sir:—, Your Honor:—, etc.*

Lawyers, Justices of the Peace, etc.

James A. Brown, Esq. *Sir:—, Dear Sir:—.*

THE MEDICAL PROFESSION

A Physician or Surgeon.

Dr. C. A. Scott. Or, C. A. Scott, Esq., M. D. *Sir:—, Dear Sir:—.*

A Dentist.

Dr. John Allen. Or, John Allen, Esq., D. D. S. (or D. M. D.) *Sir:—, Dear Sir:—.*

LITERARY AND SCIENTIFIC MEN

The President of a College.

The Rev. Henry C. King, D. D., LL. D., President of Oberlin College. Or, The Rev. Dr. King (with or without the designation). *Sir:—*.
Dear Sir:—. *Rev. and dear Sir:—*.

A Professor.

Henry Lewis, D. D., LL. D., Professor of Greek in — College. Or, Prof. Henry Lewis, D. D., LL. D. Or, Dr. Henry Lewis, Prof. of —, etc. *Sir:—*. *Dear Sir:—*.

OFFICERS IN THE CIVIL SERVICE

The President of the United States.

To the President, Executive Mansion, Washington, D. C. *Sir:—*, or *Mr. President:—*.

The Vice-President.

To the Honorable James S. Sherman, Vice-President of the U. S. Or (unofficial), Hon. James S. Sherman. *Sir:—*.

Cabinet Ministers.

To the Honorable Jacob M. Dickinson, Secretary of War. Or, To the Honorable the Secretary of War. Or, Hon. Jacob M. Dickinson. *Sir:—*.

All others not specified who are entitled to "Honorable," are addressed in a similar manner.

Foreign Ministers.

To his Excellency Whitelaw Reid, Envoy Ex., etc., at the Court of St. James. *Your Excellency:—*. *Sir:—*.

Assistant Secretaries, Heads of Bureaus, etc.

To —, Esq., Assistant Secretary of State. *Sir:—*. (Sometimes, by courtesy, addressed as *Hon.*)

The Governor of a State.

To His Excellency Judson Harmon, Governor of the State of Ohio. Or, His Excellency Governor Judson Harmon. Or, To His Excellency the Governor. *Sir:—*. *Your Excellency:—*.

Heads of State Departments, Members of the State Senate, etc.

Hon. —, Attorney-General of N. Y. *Sir:—*.

OFFICERS IN THE MILITARY OR NAVAL SERVICE

ARMY OFFICERS

The General of the Army.

To General Leonard M. Wood, Commanding the Armies of the United States. Or, General Leonard M. Wood, Commanding U. S. A. Or, To the

General of the Army. (It is a rule of the War Department at Washington, to address all officers by their office, not by name.) *General:—*, or *Sir:—*.

The general practice in the army is to use the military title (*General, Col., Captain*, etc.) in the salutation, in addressing all officers above the grade of Lieutenant. A Lieut. has the salutation of *Sir*. In the superscription, his rank is generally mentioned. In army correspondence the address is generally, not always, written at the top of the letter.

A Colonel.

Col. —, commanding 1st Cavalry. Or, Col. —, U. S. A. *Colonel:—*.

The Quarter Master General.

The same as a business man; and other officers of the Army are addressed in a similar manner.

NAVY OFFICERS

The Admiral of the Navy.

To Admiral D. G. Farragut, Commanding the Fleets of the U. S. Or, Admiral D. G. Farragut, Commanding U. S. N. Or, To the Admiral of the Navy. *Sir:—*.

In the Navy, *Sir* is invariably used as the salutation; and the address, consisting of the name, title, and command, is written at the bottom. The following is an extract from the Navy Regulations:—

"Line officers in the Navy, down to and including Commander, will be addressed by their proper title; below the rank of Commander, either by the title of their grade, or *Mr*. Officers of the Marine Corps above the rank of 1st Lieut. will be addressed by their military title, brevet or lineal; of and below that rank, by their title of *Mr*. Officers not of the line will be addressed by their titles, or as *Mr*. or *Dr*., as the case may be."

A Commodore.

Commodore A— B—, commanding South Atlantic Squadron (or as the case may be). Or, Commodore A— B—, U. S. N. *Sir:—*.

Other officers of the Navy are addressed in a similar manner.

LEGISLATIVE AND OTHER ORGANIZED BODIES

Communications to an organized body are usually addressed to the President of that body as its chief representative. The communications may, however, be addressed to the body itself. In such cases it goes to the President, and is by him formally presented.

Communications, especially petitions, are often addressed "To the president and members of —," etc.

The Senate of the U. S.

To the Honorable the Senate of the U. S. in Congress Assembled. *Honorable Sirs:—*. Or, *May it please your Honorable Body* (or *the Honorable Senate*):—.

The President of the Senate.

To the Honorable the President of the Senate of the U. S. Or, To the Honorable James S. Sherman, President of the Senate of the U. S. *Sir:—*. Or, *Honorable Sir:—*.

The House of Representatives.

Address and salutation similar to those of the Senate.

The Speaker of the House.

To the Honorable the Speaker of the House of Representatives. Or,
To the Honorable Champ Clark, Speaker of the House of Representatives.
Sir:—, or, Mr. Speaker:—.

State Legislatures.

They are addressed in the same form as the House of Congress, except, of course, the name, and the formula "in Congress assembled."

The title "Honorable" is generally applied to Legislative bodies if addressed collectively, even though the individual members are not entitled to it. For example, in most states in addressing the House of Representatives of the State, we would use the title "Honorable," but in addressing an individual member, as stated elsewhere, we would use the title *Esq.*, with the salutation *Sir*. The same applies to city governments. In some states, the Speaker of the House is addressed as "Honorable."

A Court.

To the Honorable Judges of the — Court. *Your Honors:—.* Or, *May it please your Honors:—.*

A Board of Education.

To the President and Members of the Board of Education (or whatever the corporate name may be). *Sirs:—.* Or (if in the city), *May it please your Honorable Body:—.*

As stated above, communications (except petitions) are generally addressed to the President of such bodies, as follows:—

The President of a Board of Education, Directors, or Commissioners.

To — Esq., President of the Board of School Commissioners of Baltimore City. *Sir:—.*

To a Company.

To —, Esq., President of the L. S. & M. S. R. R. Co. Or, To —, Esq., President of the — Insurance Co., New York. *Sir:—.*

A PETITION**To a Legislature.**

To the Honorable the Senate and House of Representatives of the Commonwealth of Pennsylvania. *The undersigned respectfully represent, etc.* Or, *The petition of A. B. (or the undersigned) humbly sheweth, etc.*

Close when there are several signers:—*And your petitioners, as in duty bound, will ever pray, etc.*

(Signatures.)

(Signatures.)

In a petition to Congress, or to either House, add the words "in Congress assembled." A petition to a court or other body is in the same general form.

ROMAN CATHOLIC TITLES AND FORMS

With Directions for Addressing the Pope and other Dignitaries of the Church, and a List of Abbreviations allowed and used by Roman Catholics.*

EXPLANATION.—*A*— denotes *Christian name*; *B*—, *family name*; (*a*), the *address* of the letter; (*b*), the *salutation*; (*c*), the *complimentary close*.

The Pope.

- (a) 1. To our Most Holy Father, Pope Pius the Tenth (or Pope Pius X.).
- 2. To His Holiness Pope Pius the Tenth (or Pope Pius X.).
- (b) 1. Most Holy Father. 2. Your Holiness.
- (c) Prostrate at the feet of your Holiness
And begging the Apostolic Benediction,
I protest myself now and at all times to be,
Of your Holiness, the most obedient son,
A— *B*—.

NOTE.—The first forms of address and salutation would be used by Catholics. The second forms might also be used by them, but would not sound so affectionate and loyal as the others. They would be used chiefly by those who, having to communicate with the Pope, but not acknowledging him as the head of their church, would still wish to treat him with respect. The concluding form is of course for Catholics only. Non-Catholics would have to trust to their good taste or common sense to conclude suitably. If several join in the concluding form, it must be put in the plural. If the writer be a female, she writes "child," instead of "daughter;" if a boy or youth, he writes "child," instead of "son;" if the writers are of both sexes they write "children."

A Cardinal.

- (a) 1. To His Eminence Cardinal *B*—. (If he be also a bishop, an archbishop, or a patriarch, add) Bishop (or as the case may be) of—.
- 2. To His Eminence the Most Reverend Cardinal *B*—.
- (b) 1. Most Eminent Sir. 2. Most Eminent and Most Reverend Sir.
- (c) 1. Of Your Eminence,
The most obedient and most humble servant,
A— *B*—.
- 1. I have the honor to be,
Most Eminent Sir,
With profound respect,
Your obedient and humble servant,
A— *B*—.

NOTES.—1. If the writer be a Catholic and belong to the cardinal's diocese (supposing him to have one), he adds, if he be an ecclesiastic, after the words "humble servant," the words "and subject;" but if he be a layman he adds the words, "and son."

2. The Christian name is not generally used in addressing prelates, if the family name be a distinguished one, and if there be no danger of its being mistaken for the name of another person. To such common names as Smith and Jones, however, the Christian name should generally be added, to avoid confusion. If the official title follow the name, the Christian name must always be used; as,

"His Eminence *A*— *B*—, Archbishop of New York."

*The interesting and valuable information under this heading has been adapted from the article prepared by Monsignor Seton, D. D., and published in Westlake's 'How to Write Letters.' We are indebted to Right Reverend Bishop Horstmann, of Cleveland, for suggestions in the revision.

3. The title D. D. or S. T. D. (Doctor of Divinity) may be written after the name of a cardinal, archbishop, or bishop; but the best authorities condemn its use in these cases, for the reason that such persons are doctors *ex-officio*, and the title is therefore redundant. It is never used when the official title precedes the name. Thus, we may write "Right Reverend A—B—, D. D.," but not "Right Reverend *Bishop* B—, D. D."

Apostolic Delegate.

- (a) 1. The Most Reverend Archbishop — Apostolic Delegate.
- 2. The Most Reverend A— B—, Apostolic Delegate.
- (b) 1. Most Reverend Archbishop, or Your Excellency.
- (c) 1. I have the honor to be,
Most Reverend Sir, or
Most Reverend Archbishop, or
Most Reverend and Dear Sir,
Your obedient servant,

A— B—.

An Archbishop.

- (a) 1. Most Reverend Archbishop B—. Or,
- 2. Most Reverend A— B—, Archbishop of —.
- (b) 1. Most Reverend and Respected Sir. Or,
- 2. Most Reverend and Dear Sir.
- (c) 1. I have the honor to be,
Most Reverend Sir, or
Most Reverend Archbishop, or
Most Reverend and Dear Sir,
Your obedient servant,

A— B—.

NOTE.—The second form of salutation (b 2) is to be used only by a clergyman or a friend.

A Bishop.

- (a) 1. Right Reverend Bishop B—. Or,
- 2. Right Reverend A— B—, Bishop of —.
- (b) 1. Right Reverend Sir. 2. Right Reverend and Dear Sir.
- 3. Right Reverend and Dear Bishop.
- (c) I have the honor to remain,
Right Reverend Sir (or any of the formulas b, 1, 2, 3),
Your obedient servant,

A— B—.

(Roman) Prelates.

- I. *Apostolic Prothonotaries.*
- II. *Domestic Prelates* (viz., of the Pope).

(Both are styled, like bishops and abbots, Right Reverend, and are generally called Monsignores, a title, however, which is given, in Italy, to all prelates above them, except to cardinals and abbots; and to some dignitaries below them. Among English-speaking Catholics it is not used of archbishops and bishops.)

- (a) 1. Right Reverend Monsignor* B—. (I. II.) Or,
- 2. Right Reverend A— B—. (I., II.) Or,
- 3. Right Reverend Monsignor B—, Prothonotary Apostolic (I. only.)
- 4. Right Rev. Monsignor A— B—, Prothonotary Apostolic, etc. (I. only.) (*Etc.* is added when, as is usually the case, he has other dignities.)

**Monsignor* has become more or less anglicized; consequently, *Monsieur*, which is French, should not be used except when writing in that language. *Monsignor* and *Monsignore* (Italian) are used indifferently, but in English the former is preferable.

5. Right Reverend A—— B——,

Domestic Prelate of His Holiness (or of the Pope). (II. only.)

It will be noticed that the 1st and 2d of the above forms apply equally to I. and II.; and the 3d and 4th to I. only; the 5th to II. only.

(b) 1. Right Reverend Sir.

2. Right Reverend Monsignore. Or,

3. My dear Monsignor (if well acquainted). Or, simply

4. Monsignor.

The above forms (b) apply both to I. and II. The 4th is stiff, such as might be used by a total stranger or not very friendly correspondent. To begin, "Monsignor B——," would be rude, and forbode that the writer meant to say something disagreeable.

(c) 1. Right Reverend Sir.

2. Right Reverend and Dear Sir. Or,

3. My dear Monsignor,

Your friend and servant,

A—— B——.

Inferior Dignitaries.—All dignitaries inferior to patriarchs, archbishops, bishops, abbots, and prelates are addressed "Very Reverend." Dignitaries are Roman Monsignores other than the two sorts of Prelates mentioned above, Administrators of vacant dioceses, Vicars General, Provosts, Archpriests, Canons, Deans, Heads, and Provincials of Religious Orders, and Priors of Pories (which are separate establishments). These, and by *courtesy* some others, such as Priors of Monasteries over which abbots preside, Rectors and local Superiors of Religious Houses, Presidents or heads of seminaries, colleges and larger religious institutions, are properly addressed as "Very Reverend."

Doctors of Divinity or of Laws (1), Vicars Forane (2), Rural Deans (3), Vice Presidents of colleges, or other assistant superiors of religious institutions (4), Members of the Episcopal Council (5), Examiners of the Clergy (6), Chancellors of a diocese (7), the Secretary of a bishop or of a diocese (8), and others, along with Priests, have no claim to be styled "Very Reverend," although a somewhat abusive custom seems to allow it to classes 2, 3, and 4. These and all others in Priests' or Deacons' orders should be styled simply "Reverend."

A Vicar General.

(a) 1. Very Reverend A—— B—— (with initials of office). Or,

2. Very Reverend Vicar General B——. Or,

3. Very Reverend A—— B——,

Vicar General of —— (name of diocese).

(b) 1. Very Reverend and Dear Sir.

2. Very Reverend Sir. Or,

3. My dear Vicar General (only if the writer belong to the diocese). Or, simply, 4. Dear Sir.

The Rector of a Religious House, Provincial of an Order, or a Prior.

(a) 1. Very Reverend Father A—— B—— (initials of order), Rector (or Prior) of —— (name of House). Or, Provincial of —— (name of Order, or, better, of the members of the Order taken collectively).

Doctors of Divinity (D. D.) or of Law (LL. D.)

(a) 1. Reverend A—— B——, D. D. (or LL. D.). Or,

2. Reverend Dr. A—— B——.

If such an one be the pastor of a church, or a professor in a seminary or other institution, add "Pastor of ——," or "Professor of ——."

Priest (simply).

- (a) 1. Reverend A—— B——. Or, 2. Reverend Father A—— B——.
Or, 3. Reverend Father B——.
- (b) 1. Reverend Sir. Or, 2. Reverend and Dear Sir. Or,
3. Reverend Doctor.

NOTE.—“Your Reverence” is courteous and correct, but is local in its use; being confined mainly to Irish Catholics.

Female Superiors of Religious Orders.

(It is quite customary, but abusively so, to call every female superior of a religious order, or house, “Reverend Mother.” The proper style is as follows:—)

- (a) Mother —— (name in religion, *e. g.*, Elizabeth). Or,
2. Mother —— (name in religion, unless she preserves, as in some orders, her family name),
Superior of —— (*e. g.*, Sisters of Charity).

NOTE.—Members of one religious order in the United States, the “Ladies of the Sacred Heart,” are always addressed and spoken of as “Madame.” In England, an abbess is styled “The Right Reverend Lady Abbess of ——” (name of abbey), or “The Right Reverend Lady Abbess——” (Christian and family name only). It is customary, even in the United States, to style religious women who are at the head of some religious order (as, for instance, the Sisters of Charity),—not merely superiors of houses of that religious order (as, for instance, the Sisters of Charity),—not merely superiors of that order,—or who are the superiors of houses belonging to *ancient* orders (as, for instance, the Benedictines, the Dominicans, etc.), “Reverend”; as, “The Reverend Abbess” or “Prioress,” or “The Reverend Mother Abbess” or “Prioress,” or “The Reverend Mother Superior.”

LETTERS AND PETITIONS TO THE POPE AND OTHERS

Letters.—In letters to the Pope, the salutation must stand alone upon one line at the top of the page; the body of the letter occupies the middle portion of the page, and the place of writing and date are put at the bottom, near the left edge. A certain vacant space should be left between the salutation and the beginning of the letter, an equal space between the complimentary close and the signature, and a less space between the end of the letter and the complimentary close. By reason of these requirements, note paper or any small form of letter paper should never be used for this purpose. The same requirements must be observed in writing to Cardinals and other high ecclesiastics in all parts of Italy—at least when writing in anything like a formal or official manner, except that the spaces diminish with the rank of the dignitaries.

Petitions.—The form of a petition is somewhat different; and the language should be Latin or Italian. French, however, is tolerated, if the Pope understands it, which may not always be the case.

A sheet of official letter paper is folded lengthwise into two equal parts, by turning the left or folded edge over to the right (thus bringing half of the fourth page uppermost). Near the top of this fold is written the address of the Pope (“To His Holiness, Pope Pius X.,” *e. g.*); half-way down, the word “for” (in the proper language); and near the bottom, the name and residence of the petitioner. Then the sheet is unfolded, bringing it to its original position. On the left-hand column of the first page, near the top,

the petitioner writes the salutation ("Most Holy Father." *e. g.*), then,—leaving the customary space,—his petition; and, at the bottom, without his signature, a formula corresponding to our closing form, "And your petitioner, as in duty bound, will ever pray," etc. On the right-hand fold or column the Pope's answer is written, either in his own handwriting or that of a person who has been charged with that duty.

The object of folding the page, and of writing the petition on one fold of it, is that the answer to it may be written on the other column or fold, and thus the two parts of the document be put, for convenience, in juxtaposition.

One Side Only.—A petition, and, in fact, a letter, address, or any other communication to the Pope, should generally occupy only one side (the face) of the leaf; but if the matter cannot be contained on one page only, it should be continued on the third page of the sheet, and not on the second page.

Place of Address.—In a letter to a Cardinal, the place and date should be written in the upper right corner (the usual position), and the Cardinal's address in the lower left corner. Indeed it is better in all cases to put a clergyman's address (as is customary in Rome) at the bottom rather than at the top, to distinguish the letter in form from ordinary business and other secular letters.

ABBREVIATIONS USED BY ROMAN CATHOLICS

REMARK.—In writing to the Pope, a Cardinal, or any high dignitary, abbreviations relating to the dignity may be used in the outside address, but not in the inside address or the body of the letter. Abbreviations that do not relate to the dignity himself may, however, be tolerated in the letter.

EXPLANATION.—The words and letters in italics are always printed so.

Holy Father.....	H. F.	Rural Dean.....	R. D. or Rur. Dn.
His Holiness.....	H. H.	Chancellor	Chanc.
Cardinal	Card.	Canon	Can.
His Eminence....	H. E. or His Em.	Provost	Prov.
Archbishop	Abp.	Brother	Br. Bro.
Bishop	Bp.	Sister	Sr. Sist.
Abbott, Abbess	Abb.	Rector	Rect.
Prior, Prioress	Pr.	Father, Friar.....	Fr.
Monsignor	Monsig.*	Most Reverend	
Prothonotary Apostolic ..	Prot. Ap.	.....Most Rev. or Mt. Rev.	
Domestic Prelate.....	Dom. Prel.	Right Reverend.....	Rt. Rev.
Private Chamberlain..	Priv. Chamb.	Very Reverend..	V. R. or Very Rev.
Provincial	Prov. or P.	Doctor of Divinity.....	D. D.†
Superior	Sup.	Vicar Apostolic....	V. A. or Vic. Ap.
Vicar General	V. G. or Vic. Gen.	Diocese	Dioc.
Vicar Forane.....	V. F. or Vic. For.	Pastor	Past.
		Saint	St.

*Mgr. is frequently, but ignorantly, used for the abbreviation of *Monsignor*. It is the abbreviation of the French *Monsieur*.

†The clergy are divided into Secular clergy and Regular clergy. D. D. is generally placed only after the name of a member of the secular clergy; *i. e.*, of one not belonging to a religious order. After the name of a member of a religious community, congregation, or order, it is usual to put the initials only of that community, congregation, or order. In all cases, the D. D. precedes any other initials; as "Very Rev. A— B—, D. D., V. G."

Coadjutor, Coadjutor Bishop.....	Metropolitan.....	Metr. or Metrop.
..... Coad.,* Coad. Bp.	Diocesan Seminary.....	Dioc. Sem.
<i>In partibus infidelium</i>	Provincial Seminary.....	Prov. Sem.
..... <i>in part.</i> ,† or <i>i. p. i.</i>	Catholic Institute	Cath. Inst.
Parish Priest	Young Men's Catholic Association..	
..... P. P.	..... Y. M. Cath. A.	
Monastery.....	Parochial Library.....	Paroch. Lib.
..... Mon. or Monast.	Female Academy.....	Fem. Ac. or Acad.
Convent.....	Coadjutor with right of succession..	
..... Con. or Conv.	..... Coad. cum. jure suc.	
Community	Blessed Virgin Mary.....	B. V. M. §
..... Com.		
Congregation†		
..... Cong.		
Novitiate		
..... Nov.		
Primate		
..... Prim.		

* Written with a *small c* if after the name; as, "Rt. Rev. A— B—, coadjutor."

† Never in capitals, and always after the name; as, "Rt. Rev. A— B—, Bp. of — *in part.*"

‡ A kind of religious order.

§ Frequently found in Catholic Directories, after the name of a church; as, for instance, "Church of the Visitation, B. V. M."

ABBREVIATIONS OF THE PRINCIPAL RELIGIOUS ORDERS IN THE UNITED STATES.

Written after the Names of the Members.

ENGLISH.	ABBREVIATIONS.	LATIN.
Benedictines.....	O. S. B.	Ordinis Sancti Benedicti.
Dominicans.....	O. P. or O. S. D.	Ordinis Prædicatorum; or, Ordinis Sancti Dominici.
Franciscans.....	O. S. F.	Ordinis Sancti Francisci.
Augustinians.....	O. S. A.	Ordinis Sancti Augustini.
Capuchins..... }	Cap. or	Capucinus; or, Ordinis Minorum
	O. Min. Cap.	Capucinatorum.
Cistercians.....	O. Cist.	Ordinis Cisterciensis.
Jesuits.....	S. J.	Societatis Jesu.
Redemptorists..... }	Redempt., or	Redemptorista; or, Congregationis
	C. SS. R.	Sanctissimi Redemptoris.
Passionists.....	Pass. or C. P.	Passionista; or, Congregationis Passionis.
Minor Conventuals....	O. M. Conv.	Ordinis Minorum Conventualium.
Carmelites, Calced....	O. C. C.	Ordinis Carmelitarum Calceatorum.
“ Discalced..	O. C. D. or Dis.	Ordinis Carmelitarum Discalceatorum.
Vincentians, or Laz- arists.....	C. M.	Congregationis Missionum.
Sulpitians.....	S. S.	(Societatis) Sancti Sulpitii.
Oblates of Mary Im- maculate.....	O. M. I.	
Ladies of the Sacred Heart.....		Ladies of the S. H.
Nuns of the Visitation		Nuns of the V.
Sisters of Charity		Sisters of Char.
Sisters of Notre Dame.....		Sisters of N. D.

CLASSIFIED LIST OF ABBREVIATIONS.

[Exclusive of those Denoting Titles.]

NOTE.—The capitalization of abbreviations is largely a matter of taste.

CHRONOLOGICAL

TIME OF DAY

Hour, h.; minute, min.; second, sec.
 Forenoon (*ante meridiem*).... **A. M.**
 Afternoon (*post meridiem*).... **P. M.**
 Noon (*meridiem*) **M.**

MONTHS

Month, months..... **mo., mos.**
 Last month (*ultimo*)..... **ult.**

This month (*instant*)..... **inst.**
 Next month (*proximo*) **prox.**

YEARS AND ERAS

Year, years..... **yr., yrs.**
 By the year (*per annum*).... **per an.**
 Before Christ..... **B. C.**
 In the Christian Era (*Anno Domini*)
 **A. D.**
 Week **wk.**

RELATING TO BUSINESS

Account **acct., a/c.**
 Agent **Agt.**
 Amount **Amt.**
 At or to (*mercantile*)..... **@, a.**
 Average **av.**
 Balance **bal.**
 Bank **bk.**
 Barrel, barrels..... **bl., bbl. or bls.**
 Bill Book **B. B.**
 Bills Payable..... **B. Pay.**
 Bills Receivable..... **B. Rec.**
 Bought **bo't.**
 Brother, Brothers..... **Bro., Bros.**
 Brought **brot.**
 Bushel **bu., bush.**
 By the..... **P., p. or ₧**
 Cashier **Cash.**
 Cash Book..... **C. B.**
 Cleared **cld.**
 Charged **chgd.**
 Company **Co.**
 Care of..... **c/o.**
 Collector **Coll.**
 Commission **Com.**
 Commerce **Com.**
 Credit, creditor..... **Cr.**
 Cent, cents..... **ct., cts.**
 Clerk **clk.**

Cash on delivery..... **C. O. D.**
 Debtor **Dr.**
 Ditto (the same)..... **do.**
 Discount..... **dis. or disc.**
 Dividend **div.**
 Dollar, dollars..... **dol., dols.**
 Dozen **doz.**
 Draft **Dft.**
 Each **Ea.**
 Errors excepted..... **E. E.**
 Errors and omissions excepted.....
 **E. & O. E.**
 Et cetera (and the rest).... **etc., &c.**
 Foot or feet..... **ft.**
 Forward **For'd.**
 Free on board..... **f. o. b.**
 Freight **Fr't.**
 Gross **gro.**
 Gallon **gal.**
 Half **Hlf.**
 Handkerchiefs **hdkfs.**
 Head **Hd.**
 Hogshead **hhd.**
 Hundred **C. or hund.**
 Hundred weight **cwt.**
 Interest **int.**
 Invoice Book..... **I. B.**
 Inches **in.**

Insurance	Ins.	Per cent (by the hundred) .	per cent.
Invoice	Inv.	Pennyweight	pwt.
Inventory	Inv't.	Pound, pounds	lb., lbs.
Journal	Jour.	Quart, quarts	qt., qts.
Journal Folio.....	J. F.	Quarter, quarters	qr., qrs.
Ledger	Ledg.	Returned	ret'd.
Ledger Folio.....	L. F.	Received	rec'd.
Measure	meas.	Receipt	rec't.
Merchandise	mdse.	Schooner	schr.
Memorandum	mem.	Sales Book	S. B.
Number, numbers	No., Nos.	Sailed	sld.
Outward Invoice Book	O. I. B.	Shipment	shipt.
Ounce	oz.	Square	sq.
Package	pkge.	Storage	stor.
Page, pages.....	p., pp.	Steamer	Str.
Pair	pr.	Sundries	sunds.
Peck, pecks	pk., pks.	Thousand	M.
Petty Cash Book	P. C. B.	Tonnage	ton.
Paid	pd.	Volume	vol.
Payment	payt.	Weight	wt.
Pint, pints	pt., pts.	Without deduction	net.
Premium	prem.	Yard, yards	yd., yds.
Per annum (by the year)	per an.		

RELATING TO LAW AND GOVERNMENT

Abbreviations of official titles not here given may be found in the Classified list of Titles.

Administrator	Admr.	Congress	Cong.
Administratrix	Admx.	Defendant	Deft.
Attorney	Atty.	Justice of the Peace	J. P.
Against (<i>versus</i>).....	v. or vs.	Member of Congress	M. C.
Assistant	Asst.	Plaintiff	Pltf.
And others (<i>et alii</i>).....	et al.	Postoffice	P. O.
Clerk	clk.	Postmaster	P. M.
Committee	Com.	Right Honorable	Rt. Hon.
Common Pleas	C. P.	Superintendent	Supt.

ECCLESIASTICAL

Congregational	Cong.	Methodist Episcopal	M. E.
Deacon	Dea.	Protestant Episcopal	P. E.
God willing (<i>Deo volente</i>)....	D. V.	Presbyterian	Presb.
Jesus the Savior of Men	I. H. S.	Roman Catholic	Rom. Cath.

MISCELLANEOUS

Ad libitum (at pleasure).....	ad lib.	Junior	Jr. or Jun.
Alley	Al.	Lake	L.
American	Am. or Amer.	Manuscript	MS. (pl. MSS.)
Anno Domini (in the year of our Lord)	A. D.	Mountain or Mount ..	Mt. (pl. Mts.)
Anonymous	anon.	Postscript	P. S.
Answer	ans.	Pro tempore (for the time) ..	pro tem.
Arithmetic	Arith.	Railroad	R. R.
Avenue	Av. or Ave.	Railway	Ry.
Borough	Bor. or bor.	Recording Secretary	Rec. Sec.
Christmas	Xmas	River	R.
Corresponding Secretary ..	Cor. Sec.	Secretary	Sec.
Corner	Cor.	Senior	Sr. or Sen.
County	Co. or co.	Street or Saint	St. (pl. Sts.)
Court House	C. H.	Take Notice	N. B.
District	Dist.	Township	tp.
East, E. ; West, W. ; North, N. ; South, S.		Videlicet (namely)	viz.
Executive Committee	Ex. Com.	Village	Vil. or vil.
Id est (that is)	i. e.	Young Men's Christian Associa- tion	Y. M. C. A.
Incognito (unknown)	incog.	Young Women's Christian Asso- ciation	Y. W. C. A.
Island	Isl.		

CENSUS OF 1910

CITIES OF THE UNITED STATES WITH MORE THAN 10,000 INHABITANTS ARRANGED BY STATES

ALABAMA

Birmingham	132,685
Mobile	51,521
Montgomery	38,136
Selma	13,649
Anniston	12,794
Bessemer	10,864
Gadsden	10,557

ARIZONA

Tucson	13,193
Phoenix	11,134

ARKANSAS

Little Rock	45,941
Fort Smith	23,975
Pine Bluff	15,102
Hot Springs	14,434
Argenta	11,138

CALIFORNIA

San Francisco	416,912
Los Angeles	319,198
Oakland	150,174
Sacramento	44,696
Berkeley	40,434
San Diego	39,578
Pasadena	30,291
San Jose	28,946
Fresno	24,892
Alameda	23,383
Stockton	23,253
Long Beach	17,809
Riverside	15,212
San Bernardino	12,779
Bakersfield	12,727
Eureka	11,845
Santa Barbara	11,659
Vallejo	11,340
Santa Cruz	11,146
Redlands	10,449
Pomona	10,207

COLORADO

Denver	213,381
Pueblo	44,395
Colorado Springs	29,078
Trinidad	10,204

CONNECTICUT

New Haven	133,605
Bridgeport	102,054
Hartford	98,915
Waterbury	73,141
New Britain	43,916
Meriden	27,265
Stamford	25,138
Norwich	20,367
Danbury	20,234
New London	19,659
Torrington	15,483
Ansonia	15,152
Manchester	13,641
Naugatuck	12,722
Middletown	11,851
Willimantic	11,230

DELAWARE

Wilmington	87,411
------------	--------

DISTRICT OF

COLUMBIA

Washington	331,069
------------	---------

FLORIDA

Jacksonville	57,699
Tampa	37,782
Pensacola	22,982
Key West	19,945

GEORGIA

Atlanta	154,839
Savannah	65,064
Augusta	41,040
Macon	40,665
Columbus	20,554
Athens	14,913

Waycross	14,485
Rome	12,099
Brunswick	10,182

IDAHO

Boise	17,358
-------	--------

ILLINOIS

Chicago	2,185,283
Peoria	66,950
East St. Louis	58,547
Springfield	51,678
Rockford	45,401
Quincy	35,587
Joliet	34,670
Decatur	31,140
Aurora	29,807
Danville	27,871
Elgin	25,976
Bloomington	25,768
Evanston	24,978
Rock Island	24,335
Moline	24,199
Galesburg	22,089
Belleville	21,122
Oak Park	19,444
Freeport	17,567
Alton	17,528
Waukegan	16,069
Jacksonville	15,326
Cicero	14,557
Cairo	14,548
Chicago Heights	14,525
Streator	14,253
Kankakee	13,986
Champaign	12,421
Lasalle	11,537
Mattoon	11,456
Lincoln	10,892
Canton	10,453

INDIANA

Indianapolis	233,650
Evansville	69,647
Fort Wayne	63,933
Terre Haute	58,157

South Bend	53,684
Muncie	24,005
Anderson	22,476
Richmond	22,324
Hammond	20,925
New Albany	20,629
Lafayette	20,081
Marion	19,359
Elkhart	19,282
East Chicago ...	19,098
Logansport	19,050
Michigan City ..	19,027
Kokomo	17,010
Gary	16,802
Vincennes	14,895
Mishawaka	11,886
Elwood	11,028
Peru	10,910
Laport	10,525
Jeffersonville ...	10,412
Huntington	10,272

IOWA

Des Moines	86,368
Sioux City	47,828
Davenport	43,028
Dubuque	38,494
Cedar Rapids ...	32,811
Council Bluffs ..	29,292
Waterloo	26,693
Clinton	25,577
Burlington	24,324
Ottumwa	22,012
Muscatine	16,178
Fort Dodge	15,543
Keokuk	14,008
Marshalltown ...	13,374
Mason	11,230
Boone	10,347
Iowa City	10,091

KANSAS

Kansas City	82,331
Wichita	52,450
Topeka	43,684
Leavenworth	19,363
Atchison	16,429
Hutchinson	16,364
Pittsburg	14,755
Coffeyville	12,687
Parsons	12,463
Lawrence	12,374
Independence ...	10,480

Fort Scott	10,463
------------------	--------

KENTUCKY

Louisville	223,928
Covington	53,270
Lexington	35,099
Newport	30,309
Paducah	22,760
Owensboro	16,011
Henderson	11,452
Frankfort	10,465

LOUISIANA

New Orleans ...	339,075
Shreveport	28,015
Baton Rouge ...	14,897
Lake Charles ...	11,449
Alexandria	11,213
Monroe	10,209

MAINE

Portland	58,571
Lewiston	26,247
Bangor	24,803
Biddeford	17,079
Auburn	15,064
Augusta	13,211
Waterville	11,458

MARYLAND

Baltimore	558,485
Cumberland	21,839
Hagerstown	16,507
Frederick	10,411

MASSACHUSETTS

Boston	670,585
Worcester	145,986
Fall River	119,295
Lowell	106,294
Cambridge	104,839
New Bedford ...	96,652
Lynn	89,336
Springfield	88,926
Lawrence	85,892
Somerville	77,236
Holyoke	57,730
Brockton	56,878
Malden	44,404
Haverhill	44,115
Salem	43,697
Newton	39,806
Fitchburg	37,826

Taunton	34,259
Everett	33,484
Quincy	32,642
Chelsea	32,452
Pittsfield	32,121
Waltham	27,834
Brookline	27,792
Chicopee	25,401
Gloucester	24,398
Medford	23,150
North Adams ..	22,019
Northampton ...	19,431
Beverly	18,650
Revere	18,219
Leominster	17,580
Attleboro	16,215
Westfield	16,044
Peabody	15,721
Melrose	15,715
Hyde Park	15,507
Woburn	15,308
Newburyport ...	14,949
Gardner	14,699
Marlborough ...	14,579
Clinton	13,075
Milford	13,055
Adams	13,026
Framingham	12,948
Weymouth	12,895
Watertown	12,875
Southbridge	12,592
Plymouth	12,141
Webster	11,509
Methuen	11,448
Wakefield	11,404
Arlington	11,187
Greenfield	10,427
Winthrop	10,132

MICHIGAN

Detroit	465,706
Grand Rapids ...	112,571
Saginaw	50,510
Bay City	45,166
Kalamazoo	39,437
Flint	38,550
Jackson	31,433
Lansing	31,229
Battle Creek....	25,267
Muskegon	24,062
Port Huron	18,863
Ann Arbor	14,817
Pontiac	14,532
Escanaba	13,194

Ironwood	12,821
Alpena	12,706
Sault Ste. Marie ..	12,615
Ishpeming	12,448
Manistee	12,381
Traverse City ..	12,115
Marquette	11,503
Adrian	10,763
Menominee	10,507
Holland	10,490

MINNESOTA

Minneapolis	301,408
St. Paul	214,744
Duluth	78,466
Winona	18,583
St. Cloud	10,600
Virginia	10,473
Mankato	10,365
Stillwater	10,198

MISSISSIPPI

Meridian	23,285
Jackson	21,262
Vicksburg	20,814
Natchez	11,791
Hattiesburg	11,733

MISSOURI

St. Louis	687,029
Kansas City	248,381
St. Joseph	77,403
Springfield	35,201
Joplin	32,073
Hannibal	18,341
Sedalia	17,822
Jefferson	11,850
Webb City	11,817
Moberly	10,923

MONTANA

Butte	39,165
Great Falls	13,948
Missoula	12,869
Helena	12,515
Anaconda	10,134
Billings	10,031

NEBRASKA

Omaha	124,096
Lincoln	43,973
South Omaha ..	26,259
Grand Island ...	10,326

NEVADA

Reno	10,867
------------	--------

NEW HAMPSHIRE

Manchester	70,063
Nashua	26,005
Concord	21,497
Dover	13,247
Berlin	11,780
Portsmouth	11,269
Laconia	10,183
Keene	10,068

NEW JERSEY

Newark	347,469
Jersey City	267,779
Paterson	125,600
Trenton	96,815
Camden	94,538
Elizabeth	73,409
Hoboken	70,324
Bayonne	55,545
Passaic	54,773
Atlantic City ...	46,150
West Hoboken...	35,403
East Orange ...	34,371
Perth Amboy ...	32,121
Orange	29,630
New Brunswick..	23,388
Montclair	21,550
Union	21,023
Plainfield	20,550
Kearney	18,659
Bloomfield	15,070
Harrison	14,498
Bridgeton	14,209
Hackensack	14,050
Phillipsburg	13,903
West New York..	13,560
Long Branch ...	13,298
Morristown	12,507
Millville	12,451
Irvington	11,877
West Orange ...	10,980
Garfield	10,213
Asbury Park ...	10,150

NEW MEXICO

Albuquerque	11,020
------------------	--------

NEW YORK

New York	4,766,883
Buffalo	423,715
Rochester	218,149
Syracuse	137,249
Albany	100,253
Yonkers	79,803
Troy	76,813
Utica	74,419
Schenectady	72,826
Binghamton ...	48,443
Elmira	37,176
Auburn	34,668
Jamestown	31,297
Amsterdam	31,267
Mount Vernon...	30,919
Niagara Falls ...	30,445
New Rochelle ...	28,867
Poughkeepsie ...	27,936
Newburgh	27,805
Watertown	26,730
Kingston	25,908
Cohoes	24,709
Oswego	23,368
Gloversville	20,642
Rome	20,497
Lockport	17,970
Dunkirk	17,221
White Plains ...	15,949
Ogdensburg	15,933
Middletown	15,313
Peekskill	15,245
Glen Falls	15,243
Watervliet	15,074
Ithaca	14,802
Olean	14,743
Lackawanna	14,549
Corning	13,730
Hornell	13,617
Port Chester ...	12,809
Saratoga Springs	12,693
Geneva	12,446
Little Falls	12,273
No. Tonawanda..	11,955
Batavia	11,613
Cortland	11,504
Ossining	11,480
Hudson	11,417
Plattsburg	11,138
Rensselaer	10,711
Fulton	10,480
Johnstown	10,447

NORTH CAROLINA

Charlotte	34,014
Wilmington	25,748
Raleigh	19,218
Asheville	18,762
Durham	18,241
Winston	17,167
Greensboro	15,895

NORTH DAKOTA

Fargo	14,331
Grand Forks	12,478

OHIO

Cleveland	560,663
Cincinnati	363,591
Columbus	181,511
Toledo	168,497
Dayton	116,577
Youngstown	79,066
Akron	69,067
Canton	50,217
Springfield	46,921
Hamilton	35,279
Lima	30,508
Lorain	28,883
Zanesville	28,026
Newark	25,404
Portsmouth	23,481
Steubenville	22,391
Mansfield	20,768
East Liverpool...	20,387
Sandusky	19,989
Ashtabula	18,266
Marion	18,232
Norwood	16,185
Lakewood	15,181
Alliance	15,083
Findlay	14,858
Elyria	14,825
Chillicothe	14,508
Massillon	13,879
Piqua	13,388
Middletown	13,152
Ironton	13,147
Lancaster	13,093
Bellaire	12,946
Marietta	12,923
Tiffin	11,894
Cambridge	11,327
Warren	11,081

OKLAHOMA

Oklahoma	64,205
Muskogee	25,278
Tulsa	18,182
Enid	13,799
McAlester	12,954
Shawnee	12,474
Guthrie	11,654
Chicasha	10,320

OREGON

Portland	207,214
Salem	14,094

PENNSYLVANIA

Philadelphia ...	1,549,008
Pittsburgh	533,905
Scranton	129,867
Reading	96,071
Wilkes-Barre ...	67,105
Erie	66,525
Harrisburg	64,186
Johnstown	55,482
Altoona	52,127
Allentown	51,913
Lancaster	47,227
York	44,750
McKeesport	42,694
Chester	38,537
Newcastle	36,280
Williamsport ...	31,860
Easton	28,523
Norristown	27,875
Shenandoah	25,774
Hazleton	25,452
Butler	20,728
Pottsville	20,236
South Bethlehem.	19,973
Shamokin	19,588
Braddock	19,357
Lebanon	19,240
Wilkinsburg	18,924
Nanticoke	18,877
Washington	18,778
Homestead	18,713
Dunmore	17,615
Mt. Carmel	17,532
Carbondale	17,040
Plymouth	16,996
Pittston	16,267
Mahanoy	15,936
Duquesne	15,727

Oil City	15,657
Pottstown	15,599
Sharon	15,270
McKees Rocks ..	14,702
Bradford	14,544
Steelton	14,246
Sunbury	13,770
Uniontown	13,344
Greensburg	13,012
Connellsville	12,845
Bethlehem	12,837
Meadville	12,780
Dubois	12,623
Beaver Falls ...	12,191
North Braddock.	11,824
Chambersburg ..	11,800
Monessen	11,775
West Chester ...	11,767
Columbia	11,454
Old Forge	11,324
Coatesville	11,084
Warren	11,080
Phoenixville ...	10,743
Carlisle	10,303
South Sharon ..	10,190
Carnegie	10,009

RHODE ISLAND

Providence	224,326
Pawtucket	51,622
Woonsocket	38,125
Newport	27,149
Warwick	26,629
Central Falls ...	22,754
Cranston	21,107
East Providence.	15,808
Cumberland	10,107

SOUTH CAROLINA

Charleston	58,833
Columbia	26,319
Spartanburg	17,517
Greenville	15,741

SOUTH DAKOTA

Sioux Falls	14,094
Aberdeen	10,753

TENNESSEE

Memphis	131,105
Nashville	110,364
Chattanooga	44,604
Knoxville	36,346
Jackson	15,779

TEXAS

San Antonio ...	96,614
Dallas	92,104
Houston	78,800
Fort Worth	73,312
El Paso	39,279
Galveston	36,981
Austin	29,860
Waco	26,425
Beaumont	20,640
Laredo	14,855
Denison	13,632
Sherman	12,412
Marshall	11,452
Paris	11,269
Temple	10,993
Brownsville	10,517
Palestine	10,482
Tyler	10,400
Cleburne	10,364
San Angelo	10,321

UTAH

Salt Lake City..	92,777
Ogden	25,580

VERMONT

Burlington	20,468
Rutland	13,546
Barre	10,734

VIRGINIA

Richmond	127,628
Norfolk	67,452
Roanoke	34,874
Portsmouth	33,190
Lynchburg	29,494
Petersburg	24,127
Newport News...	20,205
Danville	19,020
Alexandria	15,329
Staunton	10,604

WASHINGTON

Seattle	237,194
Spokane	104,402
Tacoma	83,743
Everett	24,814
Bellingham	24,298
Walla Walla	19,364
North Yakima ..	14,082
Aberdeen	13,660

WEST VIRGINIA

Wheeling	41,641
----------------	--------

Huntington	31,161
Charleston	22,996
Parkersburg	17,842
Bluefield	11,188
Martinsburg	10,698

WISCONSIN

Milwaukee	373,857
Superior	40,384
Racine	38,002
Oshkosh	33,062
LaCrosse	30,417
Sheboygan	26,398
Madison	25,531
Green Bay	25,236
Kenosha	21,371
Fond du Lac....	18,797
Eau Claire	18,310
Appleton	16,773
Wausau	16,560
Beloit	15,125
Marinette	14,610
Janesville	13,894
Manitowoc	13,027
Ashland	11,594

WYOMING

Cheyenne	11,320
----------------	--------

INDEX

Numbers refer to Paragraphs, unless the word 'page' precedes the number.

- Abbreviations, Catholic....page 209
 classified list of.....page 211
 general remarks 816
 of titlespage 196
 A B C Code..... 854
 Absolute secrecy851, 852
 Abuse of titles 923
 Acceptances and Regrets....878-885
 Accuracy, grammatical 793
 Acknowledging orders 692
 Acknowledging payment681-688
 Address, forms ofpage 201
 in letters32-42
 models of44-48
 writer's 828
 Adjective clause.....156
 Adverb clauses 157
 Advertising864, 865
 Ambiguity 184
 Anniversaries, wedding 873
 Announcements, wedding 872
 Answers, date of 797
 hasty 829
 promptness of802, 830
 Apostrophe 169
 Application blanks1003
 Application, wording of 670
 how written 668
 importance of care 669
 letters of667-670
 Asking payment710-738
 Attendant elements 146
 Attitude toward creditors 721

 Barbarisms.182, 249
 Betrothal cards 901
 Blackmail739-747
 Body, beginning of 50
 of letter49-61
 Brackets, uses of 162
 Brevity vs. terseness 682
 Business cards 905
 Business letters, classified.....4, 656
 defined 3
 length of 835
 Cablegrams848-856
 Cable tariff 853
 Canada, mail to 991
 Cancelling machine 954
 Capitalization, of salutation.... 43
 of superscription 119
 Capitals124-39, 1015
 reduced 775
 rules for125-139
 Cards886-906
 Cards and notes866-870
 classes of900-906
 inscription on 895
 titles on 897
 uses of887-894
 Card system727-738
 Caret, uses of 172
 Carriers, expense for 956
 number of 957
 Catholic Titles and Forms..page 205
 Ceremonial cards 900
 Character in commercial life.... 718
 Charity, Sisters of 927
 Checks695, 698-700
 indorsement of 700
 tellers' checks695, 696
 Chronic kickers 713
 Cipher, in telegraphing.....848-853
 Circulars and circular letters.754-762
 Cities, population of...pages 214-218
 City address 105
 City, heading for 15
 Clauses, punctuation for
 150-152, 156, 157
 Classification, of postal matter..
 979-982
 of titles and abbreviations page 196
 Classes of customers 720
 Classes of dealers..... 714
 Clearness of diction 784
 Code, telegraphic842-853
 C. O. D., goods sent 691
 Collection agency 747
 Collection clerk 719
 Collections710-738
 Collective nouns 210
 Colon, uses of 164
 Comma, rules for146-159

Complete letter-writers	796	Drafts	697-700
Complimentary close, definition. 63		endorsement of	700
forms of	68	Drop letters	986
Composition, kinds of	648-650	Dunning letters	833
Compound predicate, punctuation 159		Duplicate letters	1019
sentence, punctuation for	158		
Compound words	171	Effect of repetition	761
Conclusion, to a letter	62-84	Ellipsis	152, 173
models of.....64, 71, 72, 84, 85, 86		Emphasis, how shown	822
punctuation of	83	Enclosures, folding	699
Condolence, letters of	766-770	Endorsement of business paper..	700
Confectioneries	990	English, good	787
Confidential clerk	1023	Envelopes	12
Congratulation, letters of.....	765	care in directing	706
Contractions, general remarks..	816	inserting letter	97
special	819	self-addressed	113
Co-ordinate clauses	150	special request	114
Copying letters	805	stamped, when spoiled	942
Copy for the press.....	764	the right one	812
Country address	105	Equivocation	189
Country places, heading for....	17	Exercises—	
County treasurers	743	1 Headings	page 16
Courteous phrases	724	2 Headings and introductions	
Courtesy, in writing	818	.....	page 22
Credit, letters of	671-677	3 Conclusions	“ 33
Creditors, attitude toward.....	721	4 Headings and conclusions	
Currency	694	.....	page 33
Curse to credit world.....	715	5 Superscriptions	“ 42
		6 Letters of introduction “	100
		7 “ “ application. “	102
		8 “ “ credit	“ 105
		9 “ “ recommendation	
		.....	page 107
		10 Letters acknowledging pay-	
		ment	page 110
		11 Letters ordering goods “	112
		12 “ enclosing remittance	
		.....	page 117
		13 “ asking payment “	126
		14 “ of inquiry and in-	
		formation	page 131
		15 Letters of congratulation..	
		.....	page 135
		16 Rough Draft	“ 140
		17 “ “	“ 141
		18 Miscellaneous correspond-	
		ence	pages 143-148
		Erasures	1014
		Errors in letters	821
		Exclamation point, uses of....	167
		Explosives, poisons, etc.....	985
		Express orders, cost of	702
		Facts about Postal system...945-959	
Dash, punctuation for.....	160		
Date of letter answered	797		
Day letters by telegraph.....	857		
“Dead beats”	714		
Dead letter office, employes of..	958		
letters, when sent	115		
pieces received	112		
Delivery of introduction	665		
Delivery of notes	885		
Dictation to stenographers.....	1012		
Diction	175, 640-647		
Precision of	178		
Propriety of	177		
Purity of	176		
Diction of letters	783-794		
Didactic style	187		
Dinners	874, 875, 880		
Dishonest attorneys	717		
Division of words	1018		
Divisions of railway	951		
Doctor of medicine, title of..925, 926			
Domestic postage	978		
Don'ts	965-977		

- Familiar notes 877
 Featuring letters 758
 Figures 801
 Filing letters 804-808
 Flowery language 788
 Folding of letters 89-98
 Follow-up system 808
 Foreign words 790
 Forms, address and salutation...
 page 201
 Catholic 205
 Forms of letters 1022 and pages 11, 12
 Forwarding mail 984
 Free delivery post offices....956, 988
 French phrases 870
- General and private letters...755-757
 General Delivery, use of words. 110
 Good English 787
 Goods, letters ordering.....689-691
 sent C. O. D. 691
 Grammatical accuracy 793
 Growth of postal system1004
- Hasty answers 829
 Heading15-31
 at end of letter 837
 Honorable, title of929, 930
 How to systematize thought.651-654
 How to write for the press.... 764
 Hyphen, rules for170, 171
- Identification 936
 Increase in revenues.....1005
 Indorsement of letters 826
 Ink 14
 Inquiry, letters of748-753
 Inquiry, what is legitimate 752
 Instant, use of819
 Insulting letters, answers to.... 802
 Intermediate expressions 146
 International money orders..998, 999
 International Postage rates....1002
 Interrogation point, uses of 166
 Introduction to letters32-48
 models of44-48
 use of titles in33, 34
 Introduction, residence 36
 Introduction, letters of659-666
 delivery of 665
 length of 661
 praise in 662
- sealing 663
 superscription for 664
 whom to introduce 660
 Introductory words 146
 Invention638, 642-647
 Inverted phrases or clauses.... 151
 Invitations, wedding 871
 Invoice, letters enclosing 709
- Jefferson, letter by 767
 Junior, use of 813
- Kinds of composition648-650
 Kinds of letters2-8, 656
- Language, of letters 785
 in general1015
 Legibility 112
 Lettergrams 858
 Letters, body of49-57
 care of 804
 care in writing 829
 classified2-8, 656
 complimentary close63-73
 conclusion of62-86
 copying 805
 courtesy in 818
 diction and construction of.783-794
 dunning 833
 duplicated1019
 errors in 821
 filing804-808
 folding of89-98
 form of....1022, and pages 10, 11
 friendship and business, mixed 832
 heading at end of 837
 heading of15-30
 indorsement of 826
 inserting in envelopes 97
 introduction to32-43
 legibility in superscription... 112
 length of business letters.... 835
 materials for11-14
 on steamships 952
 recall of 934
 sealing of 827
 skeleton form ofpage 10
 style of639, and page 5
 superscription99-119
 to the Popepage 208
 when returned to writer...114-116
 when sent to dead letter office. 114

Letters, kinds of	656	Modified words and phrases....	149
of introduction	659-666	Money Order, becomes invalid..	937
of application	667-670	general information	993
pertaining to credit.....	671-677	indorsement	937
of recommendation	678-680	international	938, 998, 999
acknowledging payment ..	681-688	paying a	936
ordering goods	689-691	rates	993, 998
acknowledging orders ...	692-693	Money by telegraph	704, 859
enclosing remittance	694-708	Money vs. Manhood	718
enclosing invoice	709		
asking payment	710-738	Name and title	33
of blackmail	739-747	Naval titles	931
of inquiry and information.	748-753	Neatness	54
to the trade (circulars)...	754-762	New York, letters delivered...	955
to the public	763-764	post office	953
of congratulation	765	Night lettergrams	858
of sympathy and condolence		Night messages, in telegraphing..	857
.....	766-770	Nota Bene	825
Letter paper, folding of.....	90-93	Note paper, folding of.....	94-98
Letter, typewritten form...pages		Notes and cards	866-870
...11, 22, 39, 99, 103, 106, 108, 119, 135		Notes, familiar	877
Letter writers	796	Number, use of the word....	106-109
Lincoln, letter by	768	Numerical system of filing....	807
Live accounts	736		
Long sentences	792	Obsolete words	176
Loose-leaf order book	738	Official, cards	904
		titles	928
Mail, cost of carrying	947	Official letters	4, 5
catcher, described	950	signatures	79
forwarding	984	Olympic, cut of	953
safety of	959	Omission of verb	152
stand, illustrated	page 181	"Open letter"	8
unmailable	985	Order of address	111
Manifolding	1019	Order of pages	836
Margin	51, 52	Our postal system	932-1010
Master, use of	924		
Materials	11-14	Packages, when returned....	117, 977
Medicine, doctors of.....	925, 926	Pages, order of	836
Memorial Cards	903	Paging	814
Mesdames, use of	913	Paper, size and color	11
Messrs., use of	911	Paragraphs	53, 840, 841
Mexico, mail to	991	Parcels post	982
Military titles	931	Parenthesis, use of	161
Miscellaneous hints	782-841	Parenthetical words and phrases.	146
Miss, use of	915-918	Parties	876, 877
Mister, use of	911, 916, 918, 919	Partnership signature	81
Mistress, use of	912, 917, 918	Parts of a letter	9
Misused words	175-636	Payment	681-688
Model letter	page 11	Penmanship	55
Models, for conclusion	68-86	Pens	13
headings	15-29	Period, uses of	165
introductions	44-48	Perspicuity of style	180
superscriptions	100-102	Petition, form of	page 204
		to the Pope	page 208

- Phrases, punct'n of 146, 147, 149, 151
 Pleonasm 185
 Pope, letters and petitions to. page 208
 Population of cities.... pages 214-218
 Position, of parts of heading.. 15-28
 of introduction 33-40
 of stamp 123
 Postage on letters 123
 Postal information 932-1010
 Postal Cards 935
 cost of 962
 county treasurer may use.... 743
 how ordered 963
 single and double 983
 superscription 815
 unfavorable publicity 744
 unmailable 815
 used for dunning 741, 935
 where made 962
 Postal Savings system..... 1000
 Postal Telegraph Co..... 858
 Postal Union 1001-1010
 Post Cards 989
 Post offices, new 946
 Postmasters, number of 945
 Postscript 823
 Praise in introduction..... 662
 Precision of diction 178
 Presentation cards 902
 Present, obsolete use of..... 831
 Principles of credit 731-738
 Professional cards 904
 Professor, use of title 922
 abuse of title..... 923
 Promptness in answering 830
 Propriety of diction 177
 Proving identity 995, 997
 Proximo, use of 819
 Public letters 763, 764
 defined 8
 Punctuation 140-174
 importance of 142, 1015
 marks of 143
 of conclusion 83
 of heading 29
 of salutation 41
 Purity of diction 176
 Quotation marks 168
 Quotations, punctuation oi... 154, 168
 Railway divisions 951
 Railway mail service 948-952
 Rates of telegraphing..... 855
 Recapitulation, in letters 803
 Receipts 681
 Recommendation, letters of.... 678
 Redundancy 186
 Reference, marks of 174
 Registered letters, general re-
 marks 703
 Registered mail 964, 992
 Regrets and acceptances.... 878-885
 Remittances 800
 letters accompanying 694-708
 Repetition 187
 Residence 36
 in heading 15
 in introduction 36
 in superscription 102
 Restrictive clauses, explained. 156-157
 Return card 114, 115
 Return charges 691
 Reverend, use of 921
 Right word in the right place... 190
 Right word, the 175, 636
 Rough draft 771-780
 Rules for capitals 125-139
 Rules for punctuation 143-174
 Rural delivery 956, 988
 Salutation, forms of..... page 201
 capitalization 43
 forms used 38, 809
 position of 38-40
 punctuation 41
 Scholastic Titles .. 920 and page 196
 Sealing letters 827
 Self-addressed envelopes 113
 Semicolon, uses of 163
 Sentences, in diction 792
 Separate subjects 59
 Services of collection clerk ... 719
 Signatures, to letters 74, 838
 corporation 5, 78, 86, 663
 married woman's 77
 official 78
 plainness 75
 widow's 77
 Single and double postal cards.. 983
 Sisters of Charity. . 927, and page 208
 Skeleton letter page 10
 Slang words 791

Slow customers	711, 712, 716	Testimonials, how used	667
Social affairs	886-931	The Right Word	page 59
Small words	789	Things to know	932-944
Social letters, defined	7	Threats	739, 745
Social tilts	909	Titles, classification of	page 196
Solecism	183	abbreviations of	" 196
Spacing with typewriter	1021	Catholic	" 205
Special delivery	987	diplomatic and consular... "	200
Special delivery stamps	941, 987	general discussion of.....	907-931
Special recommendations	680	in introduction	33
Special systems of filing	809	in superscription	100
Special request envelopes	114, 115	military and naval 931, and page	198
Spelling	820, 1015	official	928
Stamp cancelling machines	954	of respect and courtesy	page 196
Stamps	121-123	of service, ex-officio..... "	197
enclosing a	799	on cards	897
how made	960	scholastic	920, and page 196
how ordered	963	social	909, 910
position of	122, 123	two or more	34
redemption	943	when long	103
special delivery	941, 987	when used	834
taken from stamped envelope.	943	Topical memorandum	652-654
where made	960	Transcribing shorthand notes...	1013
Stamped envelopes, when spoiled	942	Transient, use of words	103
where made	961	Transportation of mail, cost....	947
State, name of on envelope	933	Transposition of words	773
Steamer, illustration of	page 183	Truthfulness, in correspondence.	811
letters on	952	Typewriter, the	1020
Stenographers, instruction for		Typewritten letter	pages
.....	1011-1025	11, 22, 39, 99, 103, 106, 108, 119, 135	
Structure of letters	9	Ultimo, use of	819
Style in letters		Underlining in letters	822
...179, 639, 642, 789, 794 and page	5	Unfavorable publicity	744
Superfluous words	186	Unmailable matter	985
Superscription	99-119	Unpronounceable words	856
arrangement and position of..	103		
capitalization	119	Verbosity	188
extra attention to	939	Vertical file	806
illustrated	102	Very short letters	60
legibility	112	Visiting cards	887-889
of postal cards	815	Vouchers	688
punctuation	118		
Syllable divisions	1018	Wedding anniversaries	873
Sympathy and condolence....	766-770	announcements	872
Sympathy in business	769	invitations	871
		Western Union Telegraph Co.	
Tautology	185	.....	8, 6, 859
Telegrams	842-863	Words, division of	1018
Telegraphing money	704, 859	foreign	790
Telegraph rates	855-859	misused	175-636
Telepost	860-863	punctuation of series	148
Telepost rates	861	slang	791

PRACTICAL TEXT BOOKS

DESIGNED FOR USE IN SCHOOLS, FOR HOME STUDY, AND FOR REFERENCE.

Practical Spelling, 120 pages $5\frac{1}{2}$ x 8 inches; 190 lessons of 20 words each, and 40 Dictation Exercises; full cloth. Price, 35 cents.

Letter Writing, contains illustrated instruction for writing all kinds of letters. It is the best book published on this subject; 228 pages, $5\frac{1}{2}$ x 8; full cloth. Price, 75 cents.

Spelling and Letter Writing. This book contains all that is in the two books above described. Cloth; fully illustrated; price, \$1.00.

Graded Lessons in Letter Writing. These lessons give drill in capitalization, punctuation, and writing correct English, as well as lessons in correspondence. Price, 30 cents.

Plain English, a practical text-book on the subject of language, discarding useless matter of which the average "grammar" consists; 224 pages, 6 x 8; cloth; 90 cents.

English Exercises. These exercises afford students practice in the correct use of words, also drill in capitalization, punctuation, etc. Size, $7\frac{1}{2}$ x $9\frac{1}{4}$; 168 pages; price, 40 cents.

Practical Shorthand. This book based on the Pitmanic alphabet, is the joint work of prominent reporters and teachers. It contains 50 full pages of engraved shorthand, and nearly 500 other engraved illustrations. Cloth; 244 pages, $5\frac{1}{2}$ x 8; price, \$1.50.

Shorthand Exercises. A Drill Book in tablet form for use with our Practical Shorthand text-book. Consists of sixty lessons, arranged progressively, each lesson containing words in columns or sentences to be written in shorthand, and engraved words and sentences in shorthand to be transcribed into longhand. Price, 30 cents.

New Practical Typewriting, published in editions for the various machines. Touch method; 100 lessons; 116 pages, 8 x 11; full cloth; price, \$1.00. With or without copyholder attachment.

Commercial Law, a systematically arranged and fully illustrated text-book on Business Law and Forms. Valuable also as a book of reference. Cloth; 308 pages, $5\frac{1}{2}$ x 8; price, \$1.00.

New Practical Spelling, 122 pages, $5\frac{1}{2}$ x $7\frac{1}{2}$ inches; 255 lessons, classified by subjects; 20 Dictation Exercises, and many short quotations. Cloth; 25 cents.

Arithmetic, a text-book covering the ground of a common school and business arithmetic; 392 pages, 6 x 8; with or without answers; \$1.25.

Arithmetic Aids, an Instruction and Drill Book, 102 pages, 40c; and One Hundred Speed Exercises, 35c.

Progressive Bookkeeping, giving the theory of Bookkeeping by Single and Double Entry, with eleven sets for practice. Beautifully illustrated with copper-plate script, and printed in three colors. Cloth; 96 pages, 8 x 11; price, \$1.00.

Mercantile Practical Bookkeeping, contains all that is in Progressive Bookkeeping, and Furniture, Grocery, Commission, Shipping, Hardware, and Manufacturing business illustrated, also Partnerships, Corporations, and Joint Stock Companies, and an Appendix. Cloth; 168 pages, 8 x 11; price, \$1.50.

Complete Practical Bookkeeping, contains all that is in Mercantile Bookkeeping and in addition the following: Methods and Forms of Department Stores, 39 pages devoted to Banking and Clearing Houses, also an Appendix of 65 pages of useful information. Three colors; richly bound; 308 pages, 8 x 11; price, \$2.25.

Twentieth Century Business Practice. Teaches how to write and handle all kinds of business papers. Price, \$2.15 for complete set of five parts.

Everybody's Dictionary, for everyday use. Compiled from Webster. Vest-pocket size; 33,000 words; cloth, 25 cents—morocco, indexed, gold edges, 60 cents.

Any of the above described books will be sent at the prices named, postage or express charges prepaid. Our illustrated catalogue mailed free. Address the publishers,

THE PRACTICAL TEXT BOOK COMPANY, CLEVELAND, OHIO.

